



TRAINEE PROGRAM

The Swedish-American Chambers of Commerce of the United States of America, Inc.

ORIENTATION GUIDE FOR THE SACC-USA TRAINEE PROGRAM

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INTRODUCTION

Congratulations on your internship or trainee position and welcome to the U.S.!

SACC-USA welcomes you as a participant in our Trainee Program. We hope that your time in the U.S. will give you the opportunity to develop skills and methodologies in your field and also allow you to make valuable contacts with companies and organizations. We believe you will acquire a competitive edge in your field to strengthen your career possibilities upon your return to Sweden.

At the same time, the Trainee Program will give you a life-long experience, both professionally and personally, and help you develop a new perspective on your own culture and personal abilities. Integrating into the American culture can be difficult. You have been adventurous enough to take this opportunity and therefore we challenge you to make the most of it!

This Orientation Guide gives you an introduction to the Trainee Program and SACC-USA, while also covering rules that you are required to follow under the program, important addresses and contact numbers, local information, and life and customs in the U.S.

We wish you much success and a great experience in the U.S.!

SACC-USA

The SACC network is the second largest European Chamber of Commerce in the U.S. SACC-USA is based in Washington, DC, and serves as an umbrella organization for 20 Regional Chambers across the U.S.

SACC-USA's mission is to promote trade and investment between the United States and Sweden by providing leadership and guidance to the Regional Chamber network and to Swedish and American companies. SACC-USA connects capital, business, know-how and economic development organizations through effective business matchmaking, trade missions and the Swedish-American Entrepreneurial Days. SACC-USA's network encompasses approximately 2,300 members. News and more information about SACC-USA and the Regional Chambers may be found on our website www.sacc-usa.org.

Important contact information

SACC-USA

Telephone: +1 202 536 1520

2900 K Street N.W., Suite 502, Washington, DC 20007 USA

www.sacc-usa.org

The Trainee Program

The SACC-USA Trainee Program gives people from Sweden and Finland the opportunity to participate in a structured and guided work-based learning program with a Regional Chamber or one of its member companies. The areas of training include: Management, Business, Commerce and Finance, the Sciences, Engineering, Architecture, Mathematics, Industrial Occupations, Public Administration and Law.

Through the SACC-USA Trainee Program, you will improve your knowledge of American techniques, compare U.S. workplace environments and operations with those in your home country, improve your English language skills in a business setting, and get a head start on your career by gaining an international competitive advantage.

Networking:

As a participant in the SACC-USA Trainee Program you are encouraged to become an active member of the SACC-USA network.

- Become a member of the Young Professionals section of the *SACC Chamber* in the U.S region where you live. Be active as a SACC Young Professional and take part in local business and social events. Ask another Young Professional in your area to become your “Fadder” and help out with practical details when you arrive and introduce you to other members of the Chamber.
- You are welcome to join our Facebook group *SACC-USA Alumni and Young Professionals*.
- Join our LinkedIn group *SACC-USA Alumni Network* www.linkedin.com/groups/3838166/

Rules and Regulations

SACC-USA is obligated by the U.S. government to follow certain J-1 visa rules and regulations. Participants must also follow these rules to maintain J-1 visa status. We would like to emphasize that any participant who is found to be in noncompliance with these rules will have his or her J-1 visa withdrawn and will be required to immediately leave the U.S. Below you will find the criteria for participating in the J-1 program, the rules for the program as outlined in the Training Agreement, and regulations regarding travel.

Requirements for Participating in the J-1 Program

Requirements for the **Intern Category**:

- Be at least 21 years old and currently enrolled and pursuing studies at a Swedish post-secondary educational institution or have graduated from such an institution within the past 12 months.
- Be in possession of a training offer from a qualified host company to participate in a structured and guided work-based internship program, in his/her specific academic field.
- Be a Swedish citizen or permanent resident in Sweden with the intention to return to Sweden when the training program is over.
- Be fluent in written and spoken English.
- An internship may last up to 12 months.

Requirements for the **Trainee Category**:

- Be at least 25 years old and have a degree or certificate from a Swedish post-secondary educational institution and at least one year work experience in related field **or** five years of work experience.
- Be a Swedish citizen or permanent resident in Sweden with the intention to return to Sweden when training program is over.
- Be in possession of a training offer from a qualified host company to participate in a structured and guided work-based internship program in his/her specific academic field.
- Be fluent in written and spoken English.
- A traineeship may last up to 18 months.

Training positions:

You are only allowed to do training with the company or institution listed on your DS-2019 form. You are not allowed to change host companies or institutions during the course of your program. Only in very rare cases would it be possible to change host companies. If you experience difficulties or have an emergency situation at your place of training, contact SACC-USA immediately. Trainees who change host companies without SACC-USA's authorization will have their Trainee Program terminated and be required to return to Sweden. It is important that you engage in the category or field of activity that are listed on your DS-2019 form.

Rules for the Program as Outlined in the Training Agreement

- SACC-USA is a non-profit organization authorized by the U.S. Department of State to sponsor program participants under the "intern" and "trainee" categories of the J-1 Exchange Visitor visa.
- Each training period in the intern category may last up to a maximum of 12 months and in the trainee category a maximum of 18 months.
- An intern may participate in additional internship programs as long as he/she maintains student status or begins a new internship program within 12 months of graduation. It is also possible for an individual who has participated in a training program (category trainee) to participate in an additional training program (category trainee) after having resided outside the U.S. for two years. Please contact SACC-USA to determine eligibility for additional training programs.
- Your DS-2019 Certificate of Eligibility will reflect the dates of your training. You will have 30 days beyond the end date stated on the DS-2019 to conclude your affairs and travel in the U.S., after which you will be expected to exit the U.S. and return to your home country.
- SACC-USA can withdraw sponsorship if any of the conditions of your training are changed without SACC-USA's advance permission. If sponsorship is withdrawn, you will return the DS-2019 to SACC-USA and exit the country immediately. If you decide to terminate your training program earlier than planned, you must inform SACC-USA, return your DS-2019 form to SACC-USA and exit the country immediately.
- You must not have any intention to abandon your permanent residence and/or citizenship in Sweden.
- SACC-USA is your legal sponsor and you agree to consult directly with SACC-USA before changing any aspect of your status.

- You will follow any instruction from SACC-USA before and during your stay in the United States and will comply with applicable laws, regulations and/or instructions of appropriate government agencies in the U.S.
- If either you or the host company should terminate the training program before you have received the DS-2019 form, a 75% refund of the service fee is due. If either the host company or you should terminate your training program after you have received your J-1 visa, there is no refund of the SACC-USA service fee.
- You are responsible for all debts incurred by you during your stay in the United States, for example, money advanced to you by outside organizations, rents and other housing charges; telephone and other utility bills etc. You agree to pay these debts before leaving the United States.
- You are responsible for submitting a mid-point and a final evaluation of your training program. Forms are available on the SACC-USA Trainee Program website.

Regulations Regarding Travel

Home-Country Physical Presence Requirement:

A J-1 exchange visitor whose program was funded in whole or in part, directly or indirectly, by the U.S. government or home country government, or whose skills are needed by his or her home country may be subject to a rule that requires the individual to reside and be physically present in his or her country of nationality or last legal permanent residence for an aggregate of at least two years following departure from the United States before the exchange visitor is eligible to apply for a U.S. immigrant visa or permanent residence, a nonimmigrant H visa as a temporary worker or trainee, or a nonimmigrant L visa as an intercompany transferee or a nonimmigrant H or L visa as the spouse or minor child of a person who is a temporary worker or trainee or an intercompany transferee. The visa stamp and DS-2019 form will indicate that the two-year rule applies for persons subject to this requirement.

In general, participants in the SACC-USA Trainee Program are subject to this requirement if they receive a Swedish student loan (CSN) or a Finnish student loan. If your visa states that you are subject to the requirement although you do not receive government funding please contact SACC-USA immediately (before you leave for the U.S.).

Return to Sweden:

The dates on the DS-2019 form reflect the maximum amount of time that you may train with a host company. You are expected to return to Sweden at the end of your program and must report to SACC-USA your exact date of departure. Upon completion of the Exchange Visitor Program, you are permitted to remain in the U.S. for a maximum of 30 days. Any intern who remains in the U.S. longer than 30 days risks deportation by the immigration authorities.

Travel and Entry into the United States:

Travel plans should not be made before you have had your interview at the U.S. Embassy and have received the visa in your passport. It is your responsibility to arrange for travel to the United States. You may discuss with your host company whether or not you will be met at the airport upon arrival to the

U.S. If you will not be met at the airport, it is advisable to contact the host company for directions to where you will be staying. You are encouraged to arrive in the U.S. at least three days prior to the start date of the training program.

Upon arrival in the U.S. you will need to show the immigration officer your J-1 visa and DS-2019 form. You will receive an entry stamp in your passport coded "D/S" for Duration of Status. Contact SACC-USA immediately if you did not receive an entry stamp. Your training dates are set forth on form DS-2019. Upon completion of your training program, you are allowed to remain in the U.S. for up to 30 days for travel and vacation.

Travel after Arrival to the United States:

Domestic Travel: If you plan to travel domestically for more than one week, you are required to report this to SACC-USA prior to departure, so that SACC-USA is able to reach you in case of an emergency. Please keep in mind that the Exchange Visitor Program is not a tourist program and you may not have any vacation days unless specifically agreed upon with your host company. You must comply with all program requirements regarding travel.

Travel to Sweden/International Travel: You may leave the U.S. during the program as long as it is permitted by your host company. Before leaving, you are required to notify SACC-USA of your travel plans. Your SACC-USA program officer must validate the travel by signing your DS-2019, which proves to the immigration officials that you are in compliance with the guidelines of the program. DS-2019 Travel Validation: One to two weeks before a planned international trip, the following items must be sent to SACC-USA via UPS, FedEx or any other traceable delivery service (not by regular mail):

1. Form DS-2019
2. Letter or copy of e-mail from Host Company approving the travel.
3. A separate sheet listing the following information:
 - a. Dates of travel
 - b. Destination
 - c. Reason for travel
 - d. Return address and telephone number for the DS-2019 (no P.O. Boxes!)
4. A check for \$25, a credit card number or a UPS or FedEx account number to cover return delivery fees

If an emergency arises requiring you to leave the U.S. before the DS-2019 form is validated for international travel, it is possible to leave the country without having the form signed. However, you must obtain the travel validation signature prior to returning to the U.S. It will not be possible to re-enter the U.S. with J-1 visa status without the necessary signature. For this situation, the DS-2019 form should be sent to SACC-USA as outlined above, including the international address to which the form should be returned as well as a check for \$40 to cover delivery fees.

For international travel, you must have the following:

1. A valid I-94 Arrival Number
2. DS-2019 form validated for international travel
3. Passport valid for at least 6 months after intended return

4. J-1 visa in passport (valid at time of re-entry and valid for “multiple entries”).

Note that any participant who leaves the U.S. for a period greater than 30 days is to be considered to have interrupted his or her program, resulting in the automatic cancellation of the participant’s visa.

INSURANCE AND HEALTH

Social Security Number

A Social Security Number is compulsory if you receive a stipend that requires you to pay taxes. For more information, application forms and a Social Security Office Locator, please go to <http://www.ssa.gov/online/ss-5.html>. You should wait 10 business days after your entry into the U.S. to apply for a Social Security Number. As a first-time applicant, you must visit the Social Security Office in person. If you do not receive a stipend, you do not need a Social Security Number.

Insurance

You and your dependents, if any, are required to have health insurance policies for the entire duration of your training period that meets the minimum requirements stated by the Department of State. These include coverage of at least \$100,000 per accident/illness; \$50,000 for medical evacuation coverage; \$25,000 for repatriation coverage in case of death; and a deductible not to exceed \$500 per accident/illness.

- If you are a student, you may be covered by Student-UT through your school. Ask your school or visit www.kammarkollegiet.se for more information.
- Contact an insurance company of your choice and ask for a health and accident insurance policy for living and working abroad. The 45-day travel insurance often provided as part of a Swedish home insurance policy may not always cover training/work. Make sure you have an appropriate insurance covering training during the whole time period you are in the U.S.
- SACC-USA can refer you to a U.S. insurance company. The monthly premiums range from approximately \$50 to \$75, depending on the trainee’s age and length of stay in the U.S.
- Ask for a summary of the insurance policy in English.

Non-Immigrants’ Legal Rights

The William Wilberforce Trafficking Victims Protection Reauthorization Act (WWTVPRA) ensures that non-immigrants have certain rights. For a pamphlet outlining these rights, please go to <https://travel.state.gov/content/dam/visas/LegalRightsandProtections/Wilberforce/Wilberforce-ENG-100116.pdf>.

Healthcare

Dial 911 from any phone in the U.S. in case of an emergency for the Police, Ambulance, or the Fire Department. If you have a medical emergency but do not require an ambulance, contact someone or a taxi who can take you to the emergency room of the nearest hospital. If you have a medical emergency,

please also contact SACC-USA as soon as you are able at: (+1) 202 536 1520 or 202 569 5165. U.S. medical and health services are both complicated and expensive. There is no “National Health Insurance” which is the reason that all exchange visitors must have insurance meeting U.S. standards.

For a non-emergency health or dental issue, contact your health insurance company to ask for directives. Follow those directives to avoid having to pay out of pocket. If you go to a hospital or visit a private practice without having contacted your insurance company, you must often first pay the bills for the treatment and then file a claim with your insurance company for reimbursement, submitting your records and receipts. Because of this we advise you to save all records and receipts of medical services. Medical fees can vary, depending on the doctor, the type of facility, and its location in the country. If you do not need emergency treatment, it is best to avoid “Emergency Rooms” since these tend to be quite expensive. For minor injury or illness, the best option may be an “urgent care” facility, which are usually located in neighborhoods and allow you to see a doctor without the expense of an E.R. Urgent care facilities are often open on the weekends and after business hours and may be useful if your physician’s office is closed when you need medical care.

We suggest that once you have acquainted yourself with your area of residence you find a private doctor who agrees to see you if you need medical advice. You can call a local hospital for recommendations, ask friends or colleagues at your host company or do an online search. Another option is to contact the consulate of your home country that also might be able to provide a list of approved physicians. Remember to verify that the physician accepts your insurance plan. In recent years “walk-in clinics” have become more and more common. They offer a cheaper alternative to private physicians and emergency rooms and could be a good idea if you have not established a continuing relationship with a doctor.

Remember that certain illnesses such as HIV/AIDS, West Nile virus and Lyme disease may be more prevalent in parts of the U.S. than in Sweden. As an example, 2% of the population in Washington D.C. has HIV or AIDS (2012). West Nile Virus is transmitted through mosquito bites and Lyme disease through infected blacklegged ticks. Use common sense, practice safe sex, and use insect repellent effective against mosquitoes and ticks. For more information, go to Center for Disease Control and Prevention:

<http://www.cdcnpin.org/scripts/hiv/index.asp>

<http://www.cdc.gov/ncidod/dvbid/westnile/index.htm>

<http://www.cdc.gov/ncidod/dvbid/lyme/>

Medicine:

If you bring medicine containing controlled drugs or narcotics, these should be correctly packaged and labeled. It is not possible to fill foreign prescriptions for controlled drugs in the United States without seeing a U.S. registered doctor. For this reason, it is best to bring a supply of your essential medicine that will last for your entire stay in the U.S. You should limit your supply of medicine to what can be an expected amount for one person to use. You will also need a statement or prescription from your doctor

demonstrating that the medicine is being used according to a doctor's recommendations and is necessary for your physical well being. Also remember that administration of birth control is not a free service in the U.S.

Dentists:

Dentists are also rather costly in the United States. Dental work may or may not be covered by your insurance. Again, contact your health insurance company for directives. If you must visit a dentist during your stay, we suggest that you contact a larger hospital, preferably one associated with a university, since they often have dental clinics that are open to the general public. They charge established clinic fees that are notably lower than those charged at the private practices. Remember to check if the dentist will accept your insurance.

LIFE AND CUSTOMS IN THE UNITED STATES

Life and customs in the U.S. can seem very similar to Sweden. There are, however, quite significant differences between the two cultures, which you will likely observe during your training period. There can be great differences in terms of life and customs throughout various areas of the U.S. as well. This may be noticeable in terms of dialect, walking speed, fashion, food, language, and what are considered to be polite ways of addressing people. Within one city of the U.S. there can also be great differences, which you may observe in terms of standard of living, economic levels, education, available resources, safety, and culture.

Time is another issue that can be different. For work and meetings, Americans are generally very punctual. For dinner parties at someone's home, casual parties, and meeting friends out at a bar; Americans rarely show up at the exact time. It is usually acceptable, and in some cases, preferable, to be around 10 minutes late to dinner and 15 minutes to an hour late to casual parties or meeting friends at a bar. Public transportation rarely runs according to schedule. It may save you a headache if you look at time intervals for a bus, instead of exact times, and do not expect it to arrive at your stop at the exact minute listed in the timetable.

Having more options and slightly different concepts of time are just two examples of what might be new to you when you are in the U.S. You may pick up on other small differences during your stay. Just do not let yourself get too frustrated with these, in other words, do not sweat the small stuff, enjoy the experience of life and diversity in the U.S. instead.

Housing

There is a wide variety of available housing throughout the U.S. Following are general guidelines regarding housing in the U.S.:

- Unless otherwise arranged with your host company, you will need to make your own housing arrangements for your arrival.
- It may be easier to arrange for temporary housing for the first week, and then use the first week to locate housing for the remainder of your training period. AirBnB can be a good option in this regard.

You can rent either a room in a local's house or a private apartment for often less than the price of a hotel room, and you will get a general feel for life in your host city.

- There are many advantages to shared housing. Not only will it save you money, but it will hopefully also introduce you to other people. If you are lucky, moving in with a roommate or subletting can also mean that the apartment is already furnished. Note that the term "roommate" normally does not mean that you have to share the same bedroom.
- It is important to include security deposits in your budget, which are often equivalent to one or two months' rent and usually required when renting an apartment or room. This is generally returned to you if there were no damages to the apartment.
- It is recommended to arrange for a housing situation that facilitates interactions with Americans and not only people of your own nationality.
- Set a limit for the rent that you cannot exceed in order to have some money left to enjoy your spare time.
- Rent can vary widely between areas of the U.S., and even between different areas of the same city. Keep in mind that there may be a tradeoff between the cost of rent and the crime rate.
- Utilities (heat, water, electricity) are often not included in the rent and will be an additional expense. Ask each potential housing provider if utilities are included and what they generally average each month. A rough estimate for the total cost of electricity, water, and natural gas heating is around \$150/month.
- Real estate agents normally charge an additional month's rent as a realtor's fee. Ask about this before you make your decision!

Ask your host company about housing opportunities near the place of training. Somebody at the company may be able to help you find something or at least recommend what areas are safe and easily accessible. Check the advertisements in the local newspaper and online.

If there is a university in town, ask around on campus. Usually there is also a bulletin board where students post notices about roommates, available apartments etc. Contact roommate services, which are lists of apartments where people are looking for roommates. These will normally charge a fee though. To find these agencies, check "Roommate Referral Agencies" in your local "Yellow Pages" telephone directory.

Good websites:

- www.craigslist.org
- www.rent.com
- www.apartments.com
- www.rentnet.com

As you look for housing, you will find apartments available to rent, sublet, or share. Renting an apartment allows you to actually sign the lease with the landlord. Subletting means that you legally rent the apartment from the person who originally signed the lease contract. One problem with leases is that they, in most cases, cover a one-year period. If you are staying for a shorter period of time, it may be easier to sublet.

Whether you sublet or rent, you should always sign a rental agreement. Be sure to keep a copy of the contract for your records. The agreement defines the terms by which a particular apartment is rented. The contract protects both the tenant and the landlord by stating rental price, time period etc. Do not take any housing opportunity without carefully reviewing the lease, having the landlord sign the lease in duplicate, signing the lease yourself, and keeping one of the original copies of the lease. Before you sign anything, carefully read the agreement and ask questions if there is something that you do not understand. For example, if a landlord said that heat is included in the rent, but it is not written in the agreement, do not sign the lease before the landlord writes on both copies (landlord's copy and your copy) that heat is included. Remember that only the written information on the agreement is binding! Also, be sure to inspect the apartment for signs of damage before signing any lease agreement. Do not sign any lease if the landlord will not let you see the actual apartment where you will be living.

Telephone and Internet

You will probably find it necessary to get an American mobile phone number. There are several companies offering prepaid plans and many companies will allow you to use a Swedish cellphone by "unlocking" the phone from your provider and changing the SIM card to an American provider, although a fee may be charged for this service. The costs and rules for these plans vary. For example, there are plans that will give you X free minutes per month for a set fee, which will be withdrawn from your bank account on a monthly basis. There are also plans where you refill your mobile phone by credit card.

Some of the prepaid plans will charge you for your incoming calls as well, but there are several different options to consider. Some of the wireless service companies are: AT&T, T-Mobile, Verizon and Virgin Mobile. Do some research on different plans, in order to see which company is the most suitable in terms of meeting your needs. It could also be a good idea to ask people at your host company which wireless service they use. The reception quality sometimes varies among cities and states.

By dialing "0" you will get the operator from any kind of phone. The operator can answer questions about rates, give assistance in an emergency and provide other information. The area codes 800, 877, or 888 indicate a toll-free number (in other words, you will not be charged for the call) that many businesses have and where you can receive information and make reservations. It is common for car rental companies, airlines, and other transportation services to have a toll-free number.

To place calls to a number in your local area code, you must dial the area code and then the seven digits of the number e.g. 202-867-5309.. For calls within the U.S., but outside your area code, dial a "1" before the number, e.g. 1-555-867-5309. To place calls internationally from the U.S., dial the international access code "011", the country code, the city code, and then the local number. For example, to call Stockholm in Sweden, dial: 011 46 8 + local number. To place calls from abroad to the U.S., dial "001" (the U.S. country code) and then the telephone number.

Check the web to find someone's address or number. While phone books are disappearing due to the abandonment of landline phones, there are two types of phone book: the White Pages (lists numbers by last name and city) and the Yellow Pages (lists numbers by general business category). The online telephone directory **www.anywho.com** is one of several online directories of phone numbers. Cell

phone numbers are almost never available in directories and you will likely have to ask in person for these numbers.

The sooner you have Internet access, the better. See what Internet services your house or apartment can get first and compare plans. Be aware that many large apartment buildings will only have wiring for one provider, and you are likely stuck with their rates. Some companies will offer a discounted rate for “bundling” multiple services like mobile or home phone, cable TV, and Internet together.

Electricity:

The U.S. does not use the same electrical system as Europe. In the U.S., electrical appliances require a voltage of 110-120 volts, whereas in Europe approximately double is needed, 220 volts. Laptops and telephone chargers usually work anyway but be sure to bring a plug adapter. Other electrical equipment such as hairdryers and shavers may not work. Rather than buying an electrical converter, it probably makes more economic sense to leave the hairdryer at home and buy one in the U.S.

Mail and the Post Office

The United States Post Offices are generally open Monday through Saturday and they deliver mail during these days except for federal holidays. The opening hours vary for different offices, though.

To calculate postage, and to find out other information about the postal system, visit www.usps.com and follow the guidelines.

You can send your mail either from the post office or deposit it in blue U.S. mailboxes on the streets.

Estimated delivery times:

Domestic	1 to 7 days
Northern Europe and South America	7 to 10 days
Southern Europe	2 to 3 weeks
Australia and New Zealand	10 to 14 days

We do not recommend sending cash through the mail (it is not legal to do so). For situations where you need to send money, use a check or United States Money Order. Money orders can be obtained from a bank or a post office and do not cost very much. For urgent mail, you can use USPS Priority Mail Express or FedEx, both of which are a “next day” delivery service, available seven days a week. For more information see www.usps.com or www.fedex.com. Other shipping services like United Parcel Service (UPS) may offer better rates for ground shipping.

Shopping

Large food stores, supermarkets, are generally open seven days a week; many of them 24 hours a day. Ask for a customer card, it is provided for free in many supermarkets and gives you a direct discount on your purchase.

All states require that a person is 21 years of age in order to purchase any alcoholic beverage. Be prepared to show proof of your age if you are purchasing alcohol. If you do not have a U.S. driver’s license, make a copy of your passport and bring it with you since you should always keep your passport

in a safe place. Many states also offer an identification card for a small fee. This is not a driver's license, but it does provide you with a more widely accepted form of identification. Check with your state's Department of Motor Vehicles (DMV) to see what is required, but you will usually need your foreign passport or driver's license, proof of residency in the state where you are applying like a utility or rent bill.

Sales Tax and Gratuities:

In most states, a sales tax, ranging from 3 to 15 percent, is added to purchases of most items. Usually the tax is not included in the price quoted and the taxed amount varies by state and item purchased. The tax is added at checkout, so do not be surprised when the price of the item on the tag differs from the total price on your receipt.

Gratuities/tips are generally not included in the price of service unless the bill specifically says so. In a restaurant, it is customary to leave an additional 15-20 % of your total bill as a tip for the server. It is very important that you leave appropriate tips as these are counted as the wages of the servers. 15-20 % tips should also be given to taxi drivers, hairdressers, bartenders, porters, home deliverers and other services. In a hotel, the porter usually receives \$1.00-\$5.00 per bag. Tipping is expected not only when the service has been outstanding, but as a general rule. If your service is remarkably poor, you can always ask to discuss this with the manager

Safety

Many Europeans regard the U.S. as a very unsafe place. In some areas, it certainly can be, especially at night, but for the most part it is a safe country. The best way to stay safe in the U.S. is to use common sense. Other recommendations include:

- Be aware of your surroundings
- Do not wear headphones when you are walking or jogging alone, so that you can hear if there are people near you
- Try not to act like a tourist
- Avoid traveling alone at night
- Do not go jogging alone at night
- Avoid poorly lit areas
- When you are at a bar or party, always keep a direct eye on your drink, preferably with your hand covering the top of your drink
- Do not carry a lot of cash or credit cards
- Always keep an eye and your hand on your purse or backpack
- Keep your apartment door locked and do not let in strangers
- Never hitchhike or accept rides from strangers
- Identify the driver's name and the car registration plate before getting into an Uber or other ride-sharing vehicle
- Walk on the side of the street so that you are facing approaching traffic. If someone in a car tries to bother you, run in the opposite direction the car is going.

- Remember that American drivers typically do not stop for pedestrians in crosswalks like they do in Sweden/Finland.
- Keep the doors of the car locked while driving. If you must leave belongings in the car, put them in the trunk. Park only in well-lit areas at night.
- If you use bike share or rent a scooter, invest in a bicycle helmet.
- Keep an eye on your surroundings while using an Automated Teller Machine (ATM), especially at night. Put away your money as soon as you receive it
- Keep a photo of your ATM and credit cards, front and back, so that you have access to account and telephone numbers if your wallet is stolen. Notify your bank as soon as possible if your ATM card is stolen or lost.
- Always carry your health and accident insurance card in your wallet.
- If you have an accident and end up in the hospital, your cell phone may run out of battery. Write down important telephone numbers so that you always can reach SACC-USA, your host company and your family.

CROSS CULTURAL EXPERIENCE

Your host company might be your first entrance to the American culture. We recommend that you join the activities your host company arranges such as kick-offs and happy hours to get to know your co-workers and their culture. We hope that you will make a lot of friends at your host company, but maybe you would like to meet other Americans outside your host company as well. Participate in events organized by the regional SACC Chamber. Check local newspapers and other publications for events in your area. On the Internet you can find information about sport clubs, language courses, hobbies, volunteer activities etc. Other good ways to meet people include taking an evening class, becoming a volunteer or perhaps joining a church. Remember that you will learn from the experience, so stay open-minded and find out the cultural differences and similarities yourself!

The American Workplace

The American work environment differs somewhat from that in Sweden. Below is some information to keep in mind:

- Business attire means a dress, skirt, or dressy pants for women. For men, it normally means a suit and tie, but a button-down shirt and khaki pants or “slacks” are often acceptable. (Jeans and sneakers are generally not acceptable). Ask if there is a dress code at your host company. Traditionally, the East Coast is more formal than the rest of the country in dress code and manners and the finance and government sectors are more formal than, for example, technology. The best course of action is to look at what people of your gender in the office wear to work and to follow their lead. When meeting clients or attending a conference, be sure to dress up, even if you normally do not, to make a good impression.
- If you are used to the Swedish flat management style, the U.S. hierarchical management style might be hard to learn. It might not be appropriate to address your colleagues and supervisors by their first name, so err on the side of addressing people as Mr. or Ms. (Last Name) unless told to call them

by their first name. Be aware of how decisions are made and by whom and how decisions are communicated. It may be okay for you to offer your input, but it may also be taken the wrong way. Be receptive and learn the corporate culture of your host company.

- In some cases that require formality or when you do not know the name of the person you are addressing, you should refer to men as “sir” and women as “ma’am”, e.g. “Yes, sir” or “Excuse me, ma’am”.
- In business correspondence it is customary to write *Dear Mr. Smith* or *Dear Ms. Johnson*.
- U.S. workers are more likely to work longer hours than is customary in Sweden/Finland. About one third of Americans work longer than 40 hours per week.
- Often employees only have one to two weeks paid vacation, but there is no legal requirement for any vacation or paid leave.
- As a J-1 visa intern/trainee, you do not have any right to vacation. Any time off should be negotiated with your host company. Also ask if you will receive “sick days” (if you get ill) or “personal days” (for personal reasons).
- Punctuality and responsibility are important.
- Remember the four different time zones in the continental U.S. before making a business call. When it is 10 a.m. on the east coast, many people in the West will not be in the office. Likewise, when it is 4:30 on the West Coast, calling an East Coast contact’s cell phone may interrupt a family dinner.
- Do not assume that you can use the host company’s email or telephone for private communications.

FINANCES

In the U.S. you can pay for purchase in three different ways:

- **By cash** – we recommend that you have funds to cover all your expenditures for the first 6 weeks, including rent deposits. Bring dollars in cash, debit/credit cards or a combination of these. Both the U.S. bank and your Swedish bank may charge a fee when withdrawing cash from an ATM (cash machine) using a debit or credit card. The cheapest option when you first arrive is to find an ATM in the airport and withdraw a rather large sum so any fees applied are a small percent of your total. As of this writing, one U.S. dollar is worth somewhere between 7 and 9 Swedish kronor and around 75 to 90 Euro cents.
- **By credit card** - The most common cards are VISA and MasterCard. American Express and Discover are also used, but not by smaller merchants. Before you leave home, make sure that your PIN code (Personal Identification Number) will work abroad so that you will be able to withdraw cash. Also, notify your bank that you are going to the U.S. and that withdrawals/purchases made in the U.S. should be approved. Otherwise, fraud prevention software may automatically block purchases that look suspicious, including those from abroad. To pay online using a Swedish debit/credit card can be problematic since most online sites require a U.S. billing address. An alternative is to open an American bank account with a connected debit card.
- **By bank account** – Most Americans have a checking account, which usually includes a debit card that can also function as a credit card when needed. A checking account offers a reliable way to pay

your bills, helps you get cash back at some stores and banks, and provides you with monthly statements of all transactions to serve as a good record of your expenditures.

Banking

It is possible to open a bank account and if you get paid a stipend, it is probably necessary to do so. There are numerous banks from which to choose. Make sure that you can easily transfer money from your Swedish bank account to your bank account here.

The hours vary among banks. They are commonly open Monday through Friday, generally from 9 a.m. to 5 p.m., with evening and weekend hours in some of the larger cities in the U.S. Some banks even in smaller cities are open on Saturdays, generally from 9 a.m. to 1 p.m., but this is far from universal. Banks are almost always closed on Sundays and federal holidays. Most bank accounts also provide automatic teller machine (ATM) services, which are available 24/7. The way to pay your bills in most situations is through online payment, which is available on most bank websites. There are some checking accounts that earn interest. Interest checking accounts require a certain amount for the initial deposit, and will charge a monthly fee if your daily balance falls below the minimum requirement. Ask if an ATM or debit/check card is included before you open an account and find out if you can use the card in other states as well. The Cirrus network and the Plus network are two of the banking networks that enable you to use the services at different locations across the country. It is possible to use your ATM at another bank than the one the card is connected to, but you will probably be charged a fee. Note that with an ATM card you will only be able to take out cash from an ATM. With a debit or check card, you will be able to take out cash from ATMs and generally use your card to pay for things directly from your checking account. Ask your bank for details on how you will be able to use your card.

Here are some examples of questions to ask the bank before you decide what bank is best for your needs:

- Does the bank charge any extra monthly service fees or fees on things such as ATM withdrawals or for online bill payment?
- If there is a monthly fee, is this waived (no charge) if you maintain a certain amount of money in your account at all times?
- How long will it take from the time you open an account until you will be able to use the money in the account?
- How long will it take from the time you make a deposit or transfer until that money is available for withdrawal? (Between depositing and “clearing of the check”).
- How and where can your ATM, debit, or check card be used?

PRACTICAL INFORMATION

Time Zones:

There are four different time zones in the Continental United States: *Eastern Standard Time (EST)* ex: Virginia, New York, Ohio, Florida; *Central Standard Time (CST)* ex: Illinois, Minnesota, Texas, Wisconsin; *Mountain Standard Time (MST)* ex: Utah, Colorado, Arizona; *Pacific Standard Time (PST)* ex: California, Washington, Oregon, (Hawaii and Alaska have separate time zones)

The following example illustrates the variation between the different time zones:

When it is 12:00 Noon EST, the time is: 11:00 a.m. CST; 10:00 a.m. MST; 9:00 a.m. PST

Visit www.worldtimezone.com/time-us12.html for a map of the time zones in the U.S. At most, it differs five hours between the zones. Continental Europe is six hours ahead of Eastern Time. Between March and November, the U.S. keeps Daylight Savings Time; the clocks are turned forward one hour on the second Sunday in March, and turned back one hour on the first Sunday in November. (To help remember, think “spring forward, fall back”.)

Business Hours:

Normal business hours are usually between 8:00 or 9:00 a.m. to 5:00 or 6:00 p.m. with a one-hour lunch, Monday through Friday. Stores and shops are normally open Saturdays as well and some are open on Sundays. The bigger stores and shopping malls are open seven days a week, with longer opening hours. Some stores are even open 24 hours a day, 7 days a week (known as 24/7).

Holidays:

The United States has 10 federal holidays. Some states have additional holidays that they observe. On the legal holidays some businesses are closed, mail is not delivered and the schools and banks are closed. If you are planning to travel during a holiday, remember to book well in advance!

U.S. Federal and National Holidays:

- New Year’s Day, January 1
- Martin Luther King Jr. Day (observed), January 15
- President’s Day, Third Monday in February
- Memorial Day, Last Monday in May
- Independence Day, July 4
- Labor Day, First Monday in September
- Columbus Day (observed), Second Monday in October
- Veteran’s Day (observed), November 11
- Thanksgiving, Fourth Thursday in November
- Christmas Day, December 25
- Almost all businesses are closed on New Year’s, Thanksgiving, and Christmas Day. Many are also closed on Memorial, Independence, and Labor Day. Other holidays like Columbus Day and Veteran’s Day are rarely observed outside government and banks. Unofficial holidays like Valentine’s Day (February 14), St. Patrick’s Day (March 17), Easter, Mother’s (second Sunday in May) and Father’s Day (third Sunday in June), and Halloween (October 31) are widely observed, although businesses remain open.

Currency:

The U.S. dollar is the currency. The bills come in the denominations of: \$1, \$5, \$10, \$20, \$50, and \$100. The U.S. has four different coins, namely: 1c, 5c, 10c and 25c. 50c and one-dollar coins are rare.

1 cent is called a penny (100 pennies in a dollar)

5 cents is called a nickel (20 nickels in a dollar)

10 cents is called a dime (10 dimes in a dollar)
 25 cents is called a quarter (4 quarters in a dollar)

American - Swedish Conversion Table:

Distance Measures:

Imperial	Metric
1 inch =	2.54 centimeters
1 foot =	30 centimeters
1 yard =	0.9 meters
1 mile =	1.6 kilometers

Liquid Measures:

Imperial		Metric
1 ounce	=	28 grams
1 pound	=	0.45 kilograms
1 tablespoon	=	15 milliliters
1 cup	=	0.24 liters
1 pint	=	0.47 liters
1 gallon	=	3.8 liters

Temperature Conversions

Fahrenheit (F)	0	10	20	30	40	50	60	70	80	90
Celsius (°C)	-18	-12	-7	-14	4	10	16	21	27	32

Size conversions

Ladies wear, Dresses and Coats

U.S.	8	10	12	14	16	30	32	34	36	38
Scandinavia	36	38	40	42	44	38	40	42	44	46

Blouses and Sweaters

Shoes

U.S.	5	6	7	8	9	10
Scandinavia	35-36	36	38	38-39	40	41-42

Men's wear, Suits

U.S.	34	36	38	40	42	14	14 ½	15	15 ½	16
Scandinavia	44	46	48	50	52	36	37	38	39	40

Shirts (neck size)

Shoes

U.S.	9	9 ½	10	10 ½	11
Scandinavia	42	43	44	45	46

Local community resources

Below you will find more specific information for a few of the major cities in the U.S., and many of the regional chambers' websites have additional local information. Searching on the internet for resources in cities not listed will provide you with other helpful information, and your host company may also be able to assist you in locating important local resources.

New York:

- City trains and buses and suburban trains: www.mta.nyc.ny.us
- City of New York resources, including links to hospitals: www.nyc.gov New York Public Library: www.nypl.org
- New York Times: www.nytimes.com

Los Angeles:

- City trains and buses: www.mta.net
- Los Angeles Public Library: www.lapl.org
- City of Los Angeles: www.ci.la.ca.us
- The Los Angeles Times: www.latimes.com

Chicago:

- City trains and buses: www.transitchicago.com
- Suburban trains: www.metrarail.com
- Chicago Reader, a free newspaper covering Chicago events, concerts, apartments and more: www.chireader.com
- City of Chicago resources: <http://egov.cityofchicago.org>
- Chicago Public Library: www.chipublib.org
- For hospitals: www.chicagoataglance.com/list_hospitals.htm

Washington DC:

- City trains and buses: www.wmata.com
- District of Columbia Public Library: www.dclibrary.org
- City of Washington, D.C., including links to hospitals: www.dc.gov
- Washington Post: www.washingtonpost.com

THE FIFTY STATES AND THE DISTRICT OF COLUMBIA

Alabama

Located in the south of the U.S., Alabama offers a warm climate which enables year round fishing and swimming in waterfalls and lakes in the northern parts as well as by the white beaches along the Gulf shore in the south. The state carries an intriguing history of Native American and Civil War heritage. Industries including paper, wood, lumber, mining and apparel are concentrated around the larger cities but agriculture is still the main occupation throughout the state. The capital Montgomery is located in the mid-east of Alabama.

Alaska

The large peninsula is the northernmost state. Even though it is not covered by snow all year round, the climate is cold and perfect for winter sports. The nature offers a broad range of wild animals from grizzly bears to whales and salmon as well as hiking on glaciers and kayaking in the surrounding cold waters. Gold seekers have played an important role in the state's history, but today the main economic activities are lumber, tourism, petroleum and natural gas. Alaska hosts the highest mountain in the country, Denali, and the northernmost city in the United States, Barrow, which lies north of the Arctic Circle.

Arizona

Arizona, the Grand Canyon State, is a mixture of the old Wild West, Native American heritage, and influences from Hispanic culture. The capital Phoenix is located in the middle of the desert, and in the south Tucson represents the old west heritage. Both metropolitan areas, as well as Arizona as a whole, have a positive business environment with high-growth sectors including biotech, environmental technology, aerospace, software, optics and advanced financial services. Internationally, companies recognize Arizona as a strategic platform to launch their overseas operations.

Arkansas

Arkansas is situated in the south-central United States with highlands in the northern and western parts and flatland in the south and east. Arkansas is the only area in North America where diamonds have been discovered and mined, in an industry that continues to this day. The state has a prominent position in lumber, cotton, rice and soybean production. Agriculture and the service industries, are mainly concentrated in the flatlands. There are several state attractions such as Buffalo National River and Hot Springs National Park, perfect to visit during the hot summer and temperate autumn.

California

California is, in area, the third largest state in the U.S. and has a diverse climate. It offers something for everyone, from large cities, tourist attractions, and beaches, to hikes in massive redwood forests or deserts, and skiing in the mountains. The state capital is Sacramento and other large cities include Los Angeles, San Diego, San Francisco, and San Jose. The state's economy is productive and it has the largest production of vegetables and fruits in the country. California is also known for its software and IT cluster, Silicon Valley, and moviemaking capital Hollywood.

The Carolinas

The Carolinas (South Carolina and North Carolina) are located in the middle of the eastern seaboard of the U.S. with coastal shores on the Atlantic Ocean. The states have a warm and humid subtropical climate due to the Gulf Stream and have a large tourist industry. The economy in the area is diverse and booming. North Carolina has progressed from being a mostly agricultural state to a major industrial center, and Charlotte (largest city in NC) is the second largest banking center in the U.S. The Carolinas are also famous for their prestigious universities as well as furniture and textiles industries.

Colorado

Colorado, located in the middle of the Rocky Mountains, is the highest state in the country with more than 1,000 peaks over 10,000 ft. high. The mountains draw tourists to the mighty slopes of Vail and Aspen during winter- as well as summertime. The capital, Denver, serves as a communication and transportation hub for the area around. The economy of the state is focused on financial services and telecommunications sectors. The cable industry and the satellite industry are also gaining more importance in this region.

Connecticut

The small state is the southernmost of the New England states. It is popular during summertime thanks to several inland lakes and the long shoreline with its many resorts. The most important industries include textiles, sewing machines and watches, and a large part of Connecticut's manufacturing is made for the military. Agriculture, such as poultry, dairy products and tobacco, is important but makes up only a small part of the state's economy.

District of Columbia

Washington, D.C. is the capital city of the United States. D.C stands for "District of Columbia" after the early poetic name for the United States: Columbia. The District of Columbia is a federal district, not a part of any state, containing the city of Washington. DC is home to many federal agencies, law firms, consulting firms and non-profit associations.

Delaware

Delaware, widely known as the first state to ratify the U.S. Constitution and the second smallest state in the country after Rhode Island, is located in the northeast of the Delmarva Peninsula. Except for a few urban areas, Delaware uses more than half of its land for farming. Most important are fruits and vegetables, such as soybeans, corn and potatoes. Even though the agriculture plays an important role in the Delaware economy, the state has become gradually more dependent on sectors such as insurance and finance for employment. Delaware is also home to many banks and business that come for the state's easy-going approach to business law.

Florida

Florida's climate is tropical and warm. This reputation for warmth draws tourists to the state year round, who come to enjoy the long beaches, tourist attractions such as Disney World, large cities such as Miami and Orlando, and the seaside town Key West. Florida attracts industries and businesses in many sectors. The economy has changed from relying on agriculture to a mix of services, advanced manufacturing and international trade-related fields. Florida is the third largest consumer market in the U.S. and has a strong market in health care/biotech.

Georgia

Georgia, located in the southeast of the country, is experiencing a vast industrial development. The warm climate, excellent communication structure, and a well-developed business structure offer business opportunities in a number of fields. Major industries in the state include IT, pulp and paper, real estate, and construction. The industries are mainly located in the central and northern areas near the Appalachian Mountains with Atlanta as a center. The mild climate also brings tourists to the coastal resorts, of which Savannah is the largest.

Hawaii

Hawaii, with its numerous islands (including several active volcanic mountains), is located in the Pacific Ocean. The warm and tropical climate generates the tourist industry to flourish and a large part of the labor force is occupied with meeting the tourist's needs. In addition to the tourist services, agriculture is

an important income source, harvesting cane sugar, macadamia nuts, coffee beans and its famous pineapples. The state hosts important historical sites such as Pearl Harbor and offers National Parks with impressive wildlife and long beaches including the well-visited Waikiki Beach. The state capital and largest city is Honolulu.

Idaho

Idaho, known for its potatoes, has a variety of natural scenery with mountains, numerous lakes and rivers as well as widespread national forest. This enables several recreation forms such as hiking, camping, hunting, skiing and swimming. Timber and mining, together with agriculture, are important industries and represent large economic sources. The state has a small population with no major cities (the largest is the state capital, Boise, located in the southwest) and little industry.

Illinois

Illinois is an important agriculture state with rich soil. This is thanks to the many rivers and plenty of rainfall on this state that lies between the Midwest and the Great Lakes. Manufacturing and trade are also important industries with the third largest city in the U.S., Chicago, as a center. Chicago, located in the northeast by Lake Michigan is, together with resorts along Lake Michigan shoreline, a popular tourist attraction year round. The state capital Springfield hosts memorials of Abraham Lincoln who began his political career and was later buried in the city. The continental climate, with great seasonal variations, enables outdoor recreations from skiing, hiking and fishing to swimming and sailing.

Indiana

Indiana is an important manufacturing hub with several industrial centers around the state such as its capital Indianapolis and the Chicago suburb of Gary. Large industry in the state includes steel, automobile parts and accessories, oil products and aircraft engines. Considerable amounts of limestone utilized in the country are also mined in the state. Nearly three quarters of Indiana is utilized for agriculture, with corn as the main crop. Soybeans, oats, wheat, and vegetables are also important crops. The long shoreline of Lake Michigan offers beaches and sand dunes for recreation during the warm summer.

Iowa

Iowa, located in the Midwest between the Missouri and Mississippi rivers, is said to be the heartland of the country's agriculture. The flat land and the rich soil make the state the leader in sales of crops and livestock, including corn, soybean and hog. Manufacturing is also important, centered near the capital Des Moines. The warm summers enable outdoor-recreation and the widespread prairies have left a fascinating pioneers' heritage.

Kansas

Located in the center of the U.S., Kansas is famous for its extensive wheat fields and has highest amount of wheat grown in the country. Farming is an important occupation, but manufacturing in fields such as aerospace, transportation equipment and computer machinery are also vital income sources. The state

has a continental climate with cold winters and hot summers. The state capital Topeka is located in the north east of the state.

Kentucky

Kentucky, with its mountain region in the east, lakes and flatland in the west and the famous Bluegrass Region in between, is located in the south-east of the country, bordered by seven different states. Kentucky grows large amounts of tobacco, wheat, fruit, soybeans and corn and is also famous for its production of whiskey and horse breeding. Its largest city, Louisville, is famous for the Kentucky Derby.

Louisiana

Southern state Louisiana has a semitropical humid climate and the many rivers enrich the soil so that production of sweet potatoes, sugar cane and rice is one of the largest in the country. Capital Baton Rouge is the second largest city after New Orleans, an old port city which attracts many visitors, especially during the annual Mardi Gras celebrations. The French heritage spurs through out the state and the many rivers, lakes, and bayous enable varying recreation such as fishing, hunting and swimming. Natural gas, chemicals, petroleum, salt, lumber, processed food and transportation equipment are important industries.

Maine

Maine is in the northeastern corner of the US, just south of Canadian provinces Quebec and New Brunswick and just west of the Atlantic Ocean and has a long rocky coastline and 2,500 lakes. Large parts of the state are forested which makes wood products and pulp-paper production important economical activities. Other important activities are the fishing of sardines and lobster. In the agricultural area, low-bush blueberries represent 98% of the nation's production. Beaches, lakes, and resorts drive visitors to the state year round, but especially during summertime. Acadia National Park and Bar Harbor are two popular tourist sites. The population is concentrated to the coastal areas and the larger cities, including the capital, Augusta, and the largest city, Portland.

Maryland

Maryland, located in the northeast of the country, has a long waterfront. The Chesapeake Bay divides the state in two and fishing is an important industry. The catching of seafood, especially crab, represents a large portion of the state's income, even though the state's fishing industry is declining. The urban area around Baltimore hosts a large part of the population and is the home of famous Johns Hopkins University and Hospital. Capital Annapolis hosts the U.S. Naval Academy. The largest part of the state's population resides in the two counties that border Washington, DC, which are home to major industries like aerospace and technology, and to numerous government agencies including the National Institute of Standards and Technology and the US Census Bureau.

Massachusetts

Massachusetts is located in the Northeast of the U.S. and includes famous seaside towns such as Cape Cod and Martha's Vineyard. The state offers several recreational forms including beaches, lakes, ski-resorts, historical sights and large cities. The largest city and state capital is Boston, situated on the east

coast. Manufacturing is important for the state, with high-technology research and development, trade, and finance as the main income sources. Tourism and agriculture are also vital economic occupations, as seen in the tourist industry of the coast and in Massachusetts' high cranberry production.

Michigan

Michigan borders four of the five Great Lakes, whose waters divide the state into two peninsulas, Upper and Lower. Michigan is famous for its automobile manufacturing in its largest city, Detroit, and for production of metal products, machine tools, and airplane parts. The state is also rich in minerals and the southern parts are covered with grain and wheat fields. Visitors flock to Michigan for its variety of lakes and cultural history in cities like Detroit, especially during summertime when the temperature rises.

Minnesota

Minnesota has the coldest average temperature of any state (except Alaska) with the capital Saint Paul and the largest city Minneapolis. 30% of the population has Scandinavian heritage as a result of a booming immigration during the late 19th century. The traditional industries that built Minnesota; timber, mining and agriculture, including the new economy of telecommunications, healthcare and technology, are the key industries which drive Minnesota's economy today. The state is the home of more than 10,000 lakes that, together with varying nature and temperate summers/cold winters, attract visitors year round.

Mississippi

Mississippi, in the subtropical southern U.S., is named after the Mississippi River, which forms its western border. The river, together with the Alabama River system and several smaller ones, enriches the soil and has become the home for a rich bird life. Along the coast, fish, shrimp, and oyster boats are a vital source of income to the state. Agriculture is vital for the economy as well, not only in the state's historical "king" cotton, but also in rice, corn, sugar, and soybean production. The capital Jackson is also the largest city in the state.

Missouri

Missouri is located in the Midwestern U.S. with capital Jefferson City located in the center. The most important industry is manufacturing transport equipment even though service industries such as tourism are growing. In addition, agriculture is an essential income source for the state. The large cities St. Louis and Kansas City draw many visitors, as does the Ozark mountain resort city, Branson, with its famous country-music shows. Tourists are also drawn to the many lakes, for both fishing and recreation.

Montana

This Rocky Mountain state (whose name literally means "mountain" in Spanish) is famous for its incredible geography and is the fourth largest state in the country. The varying geography includes plains, mountains and valleys. The eastern part is primarily agricultural (wheat, barley, oats and potatoes) and the western part relies on mining (gold, silver, copper, zinc, platinum) and lumbering. The wildlife is remarkable with numerous species such as elk, moose, bear, buffalo and deer. This variety

brings hunters to the area and the many lakes are great for fishing. The state hosts two famous national parks, Yellowstone and Glacier. The state capital is Helena.

Nebraska

Nebraska is located in the center of the U.S. with capital Lincoln in the southeast part. The main economic occupations are cattle and agriculture. The state has the nation's largest stabilized sand dunes, used for cattle breeding and the largest city in the state, Omaha, has the leading livestock marketing center in the country. The sand banks are also 'home of cowboys' and rodeo is a common leisure activity. Even though agriculture is an important income source, manufacturing is growing and includes electronic components, pharmaceuticals and transportation equipment. The climate is continental with cold winters and short, warm summers.

Nevada

Located in the western U.S., Nevada is a desert state with large uninhabited areas that were once used for nuclear weapon testing. The dry soil results in a focus on cattle breeding instead of crop growing. What little agriculture there is in the state is used mainly as food for cattle. Tourism is the most important industry in the state with focus on gambling in the famous cities: Las Vegas and Reno. Other popular attractions for visitors are Lake Tahoe and Lake Mead Recreational Area.

New Hampshire

The northeastern state New Hampshire offers a wide variety of nature, from mountains in the north, to lakes in the center, to beaches in the southern parts. Tourism is an important income source and prospers year round. Visitors come to enjoy the natural beauty of the state as well as for recreation activities such as skiing, hiking, camping and sailing. Besides tourism, manufacturing is an essential economic activity. The industry covers textile, electricity, wood and paper. Capital Concord is located in the center of the state, and the largest city, Nashua, is in the southeastern corner, just outside the Boston metropolitan area.

New Jersey

New Jersey has the highest population density in the country, lying split between the giant metropolitan areas of New York and Philadelphia. The suburban character of the state has also lead to gradually intensifying industrialization of and today the northern part of New Jersey is highly industrial. Due to the piney area in the southern part of the state, the only crops possible to grow there are durable blueberries and cranberries. Further north, the soil is extremely fertile and more varied crops are possible, including vegetables, corn and fruit. When tourists visit the state, the most popular attractions are casino-city Atlantic City, along with the many lakes, forests and state parks.

New Mexico

Hot and dry New Mexico, also known as "The Land of Enchantment", offers a diversified spectrum of nature with mountains, mesas, deserts and forests covered with typical desert vegetation such as cactus and yucca. The state's rich mineral resources along with sheep breeding are the main income sources for the state. The major agriculture crops are vegetables, hay and New Mexico characteristic chilies. The

state hosts a large number of military bases and research laboratories around the city of Las Cruces, which makes the government an important employer. National parks and historical heritage sites attract tourists year round, who come to explore the state's mixture of Native American history and Spanish colonial architecture. The state's largest city, Albuquerque, also hosts a world famous hot air balloon festival each fall and the state capital, Santa Fe, is home to numerous resorts.

New York

With New York City, perhaps the most famous city in all of America, the state of New York attracts a huge number of tourists every year. In the city of New York, you can see the Statue of Liberty, Broadway and the Empire State Building. Outside of the city, Niagara Falls is one of the most popular tourist sites. New York City, the economic and social heart of the state, hosts the biggest stock exchange in the world and is the financial center of America with its famous Wall Street. The state offers a wide variety in climate over the year with cold winters and warm humid summers. During the summer, Jones Beach on Long Island in east New York is a beautiful place to be. Jones Beach is a state park that includes a huge beach, a theater and many restaurants.

North Dakota

The northern Great Plains state North Dakota is a target for some extreme climates with heavy rains, cold winters and warm summers. It is one of the most rural states in the U.S., with only a few cities like Fargo and the state capital, Bismarck, over 50,000 people. Farms cover as much as 90% of the state's land area. The state offers several state parks and good conditions for both fishing and hunting. Agriculture dominates the states economy, but it is also rich in natural resources such as oil, sand and gravel. The oil and natural gas industry has recently exploded in size and the state is now one of the largest producers of energy in the world.

Ohio

Ohio is one of the leading manufacturing states in the U.S. with economically important industries for the state such as manufacturing of rubber, jet engines, machine tools and auto parts. Tourist attractions include the Rock and Roll hall of fame and Indian burial grounds. Columbus, which is the state capital, was named after Christopher Columbus and is also the largest city in Ohio, although Cleveland and Cincinnati's metro areas are larger.

Oklahoma

Oklahoma is rich in natural gas and oil. Despite recent declines in the energy sector, it is still quite important for the economy. Other economic factors in Oklahoma are livestock, which produce a substantial income for the state. The largest city and capitol of Oklahoma is Oklahoma City. The city is located in the center of Oklahoma and has gained fame in a most unwanted way after a terrorist bombing in 1995. The state of Oklahoma has a vast number of lakes and is also home to America's second largest Native American population.

Oregon

With more than half of the state covered by forest, Oregon enjoys a stable climate over the year with no dramatic temperature differences. Oregon also has mountains and a beautiful coastline providing the outdoors activity lover with a number of opportunities. There are a number of national parks including Crater Lake National Park that has America's second deepest lake situated at over 6,000 feet (1828.8 m) above sea level. Forest and river resources are some of Oregon's most important assets. Tourism is also important economically for Oregon. Portland, Oregon's largest city, is known for its artistic feel, including a strong music scene.

Pennsylvania

Pennsylvania is located in the northeast of the country with capital Harrisburg situated between the largest cities, Philadelphia and Pittsburgh. The state has historically been the leader in steel production in the country, but the importance of this industry has declined. The important industries are currently more diversified to include service, transportation equipment, chemicals, and machinery, though the state still specializes in steel production. Agriculture is also a vital income source for the state. Pennsylvania has several important historical sites that attract visitors e.g. Independence Hall in Philadelphia and Gettysburg National Military Park.

Rhode Island

Rhode Island is the smallest of all the states in the U.S. and one of the most densely populated. Agriculture is not exceptionally important for the state's economy, which depends more on manufacturing. One of its more famous manufacturing businesses is the manufacturing of jewelry and silverware. Rhode Island has more than 400 miles of coastline, providing over 100 beaches for anyone who wants to go for a swim or just catch some sun.

South Dakota

South Dakota, with its famous Mount Rushmore, attracts a giant number of tourists every year, and tourism is an important factor in the state's economy. The state is also known for its gold resources and the population of the state first took off after 1874 when gold was found and the Union Pacific railroad made its entrance to the future state capital, Pierre, and its largest cities, Sioux Falls and Rapid City. The Missouri river runs through the entire state. Almost one third of the land belongs to Native Americans on the west side of the state. South Dakota also holds a memorial to Crazy Horse, the famous Lakota leader.

Tennessee

With its mountains and lakes Tennessee has a lot to offer in nature and outdoor activities and the tourism is an important economic factor for Tennessee. Another important industry, which the state also is famous for, is its tobacco industry. The state's capital Nashville is famous for being the country music capital of the world, so it is a given place to visit for the country lover. Memphis, its largest city, is the hometown of blues and rock and roll, including Elvis Presley's mansion, Graceland. The state has a lot of farming and receives important income from this, but the majority of the state's residents live in urban areas.

Texas

Texas, located in the south of the U.S., is the second largest state with only Alaska being greater in land area. The state is known for its warm summers and for the sense of pride its residents have in their state. Prior to joining the U.S., Texas was its own independent nation for a brief time in the 19th century. Because of this, the Texas state flag is as common a sight as the American flag. Texas has immense natural resources and is the number one state in America in oil, cattle, sheep and cotton. Food processing and transportation are some of Texas' most important manufacturing industries. With Houston, San Antonio and Dallas in that order, Texas also has three out of America's top ten most populated cities. The state capital Austin is rapidly growing due to the expansion of tech firms, low cost of living, and the relaxed, bike-friendly feel of the city that proudly proclaims "Keep Austin Weird".

Utah

Utah is rich in gold, silver and copper and these metals play a significant role in the state's economy. It is complimented by the income from the agriculture's most important factors, livestock and livestock products. The state's largest city and capital, Salt Lake City, along with the state of Utah, was founded as a holy land by Mormons, who still have a big influence throughout the state. Utah offers a huge variety in climate and nature with both the high Rocky Mountain range (Kings Peak being the highest at 13,142 ft/4,123m) as well national parks like Bridges and Zion in the southern part of the state.

Vermont

The state of Vermont, located in the northeast, is perhaps most famous for its skiing opportunities. Along with fishing and hunting, the natural beauty of the Green Mountain State contributes to the vast tourism that is present in Vermont. The state has numerous mountains, valleys and lakes, which make it a tourist and sporting haven with spectacular scenery. Crowds come year round for the temperate and sunny skies of spring and summer, the deep red shade of maple leaves of autumn, and the high snowfall that allows for skiing in winter. Vermont's economy is dominated by production of non-electric machines, paper, plastic and tourism. Apples, maple syrup and cheese are also important for the state economy.

Virginia

Home of Jamestown, the first English settlement in America, and the birthplace of eight U.S. Presidents, Virginia is exceptionally important to American history. It is also the place where both the American Revolution and the Civil War ended, in Yorktown and Appomattox, respectively. Virginia has several large manufacturing industries, and the capital of Virginia, Richmond, is the home of the tobacco industry. However, it is the service sector that stands out. Producing more than one third of the state's jobs, it generates more income than the manufacturing industry does. The state offers several attractions such as national parks and the home of America's first president, George Washington.

Washington

Located in Northwest of the U.S. and bordering Canada, the State of Washington is one of the country's northernmost states. Seattle is home to some of the largest corporations in the world with Microsoft,

Starbucks, and Boeing headquartered in the metro area, and the entire state is enjoying an economic boom in the technology sector. However, the State of Washington is also home to much more with a beautiful coastline, a spectacular mountain chain, the Cascade Range, and several National Parks.

West Virginia

The state was born after disgruntled mountain settlers broke free from Virginia to escape the Confederacy in 1863. Shortly afterwards, the industrial boom took place and West Virginia is today the number one state in America in glass, steel, and aluminum production. With three quarters of the state being covered by forests, the state is rich in both natural resources, such as its well known coal deposits, and state parks. The more than 30 state parks and forest-covered mountains have made West Virginia a tourist destination. The capital of this state, Charleston, is also West Virginia's oldest city and a rail and trade center for the state.

Wisconsin

Wisconsin is America's second largest paper producing state and is the number one state in America in cheese and milk production. With over 14,000 lakes and a diverse climate year-round, Wisconsin is as popular for water sports as it is for skiing. The most well known cities in Wisconsin are its capital Madison and the city of Milwaukee. Other attractions include the devotion to the state's football team, the Green Bay Packers, by their fans known as "cheeseheads" and the wilderness in the state's northern region.

Wyoming

Wyoming is home to the cowboys of America. It is a small manufacturing state with the lowest population of any state, but also one of the largest states when it comes to cattle, wool production and natural resources such as oil and natural gas. Wyoming is also home to the world's largest deposit of sodium carbonate and the state holds the second largest deposit of uranium in the U.S. Fantastic scenery can be enjoyed in Wyoming. It is the home of the famous Yellowstone National Park, which together with several other national parks attracts a sizeable number of tourists every year. The state also has an interesting history. It was acquired by the U.S. from France as part of the Louisiana Purchase in 1803 and was the first state in the U.S. to provide women with the right to vote when it joined the Union in 1890, giving the state its nickname, "the Equality State".

REGIONAL SACC CHAMBERS

SACC-ARIZONA covers both Arizona and New Mexico with a primary focus on the metropolitan areas of Phoenix and Tucson. SACC Arizona and its members have special competence in: Software, Public Relations, Real Estate, Accounting and Legal Services.

SACC-CAROLINAS was founded in 1998 as the 17th Chamber within the SACC-USA organization. Sweden has consistently ranked in the top 10 foreign investors in North Carolina since 1993. SACC Carolinas has a unique split between Swedish members and U.S. members, which add to the chamber's strength. The

Carolinas is located in the middle of Eastern USA and thus, a great distribution hub for any type of business.

SACC-CHICAGO covers the Midwest region, including the states of Indiana, Illinois, Kentucky, Missouri, Iowa and southern Wisconsin. The Chamber works closely with the Swedish Trade Council, headquartered in Chicago. SACC Chicago has special competence in: Advertising, Legal Services, Logistics, Insurance Agencies, Health Care, IT, Management and Financial Consulting, Metal Products, Travel Services, and more.

SACC-COLORADO covers Colorado, Wyoming, Nebraska and Kansas. SACC Colorado has special competence in: Market Research & Partner Search; Legal, Accounting & Financial Services; Commercial and Residential Real Estate; Health Services & Medical Equipment; Communications & IT; Manufacturing & Operations Management.

SACC-DETROIT covers Michigan, Ohio and Ontario, Canada. SACC Detroit works closely with the State of Michigan and local governments. The Chamber has special competence in: automotive manufacturing and supply, high-tech, shipping, general manufacturing including the chemical industry, banking, insurance and professional services.

SACC-FORT LAUDERDALE covers the area of Florida directly around Fort Lauderdale and Palm Beach. The chapter was formed in 2013 after splitting from SACC-Florida and focuses on the industries most important to the Fort Lauderdale metro area, as well as Florida's Atlantic coast. These industries include aerospace, insurance, real estate, and electronics manufacturing.

SACC-FLORIDA covers Florida, the Caribbean and Latin America. It has a wholly owned subsidiary; The Swedish American Trade Center (SATC) which provides export services to Swedish, U.S. and Latin American Companies. SATC offers consulting services including market research, partner searches, and trade missions. SACC Florida has special competence in: Trade with Latin America, Communications & IT, Forestry, Ergonomics, Shipping, Hotel and Lodging.

SACC-GEORGIA provides an array of services to fulfill the diverse needs of companies researching or expanding their business to Georgia. The majority of SACC Georgia's members are corporations, banks, professional firms and individuals with an American or Swedish background. SACC Georgia and its members have special competence in IT, Pulp & Paper, Real Estate and Construction.

SACC- LOS ANGELES The sheer size of Los Angeles is inspiring with its 88 unique cities and the 12th largest economy in the world. Its distinct environment and business-friendly climate has nurtured the entrepreneurial spirit, leading the region to be known as the "incubator" of new ideas and new products. Volvo Cars Corporate offices recently moved to Orange County which is a region just south of LA. Sören Johansson, who is Manager of PR at Volvo, explains that "Volvo sees southern California as the trend-setting region and the center for the new economy." Orange County is known for its high-tech industry and is a gateway to Mexico and the Pacific Rim. High-tech clusters include computer software

and hardware, telecommunications, biomedical, electronics, precision instruments, automotive design, aerospace/defense and advanced materials.

SACC-MINNESOTA provides support for the businesses in Minnesota, North Dakota, South Dakota and Northern Wisconsin. 30% of this region's population has Scandinavian heritage. The Chamber's members have expertise in: International Trade, Financial and Legal Services, Venture Capital, IT, Medical Devices, Bio-tech, and Business Management.

SACC-NEW ENGLAND—the High Tech Chamber—covers Massachusetts, New Hampshire, Maine, Vermont and Rhode Island. The region, Boston in particular, is one of the world's most dynamic business environments. A dense network of world-class entrepreneurs, venture capitalists, blue chip companies and academics spanning a broad range of high-tech industries provide an exciting and virtually unparalleled array of business opportunities.

SACC-OHIO Officially opened in June 2006, SACC Ohio serves the greater Ohio region, which includes Western Pennsylvania, Eastern Indiana, Western New York, Kentucky and West Virginia. The chamber is located in Cleveland, the largest metro area in Ohio and a major commercial center. It is also a major shipping port for the Great Lakes, home of the Rock and Roll Hall of Fame, and of a branch of the Federal Reserve Bank. Close to 50% of the U.S. market for manufacturing, American households and population lie within an overnight shipping distance from the region. In addition, Ohio offers the following: Low cost of living in beautiful suburbs; world class medical facilities such as the Cleveland Clinic; a strong biotech business cluster; excellent transportation infrastructure; leading legal institutions; and access to a significant manufacturing base.

SACC-PHILADELPHIA covers Pennsylvania, the southern part of New Jersey and Delaware. The Greater Philadelphia area is the fourth largest regional economy in the U.S. The area is conveniently located in the center of the Northeast corridor, between New York and Washington, D.C. This enables companies from the region to access all three markets at a lower cost for the companies. Within a day's drive of Philadelphia, there are more than 100 million people, six of the eight largest U.S. markets, and four of Canada's largest markets.

SACC-SAN DIEGO covers southern California and Northwestern Mexico. This chamber has special competence in: Telecom, Bio-tech, Market Research & Partner Matching, Finance & Banking, and Legal, Licensing & Accounting as well as Real Estate services, Construction and Manufacturing and have connections with various Mexican industry organizations.

SACC-SAN FRANCISCO/Silicon Valley covers Northern California, with the main focus on the San Francisco Bay area, which includes Silicon Valley. SACC San Francisco has special competence in: IT, Finance, Venture Capital, Communications and Legal Services.

SACC-SEATTLE covers Washington State, Oregon, and British Columbia, Canada. The Chamber works closely with other European chambers of commerce. SACC Seattle has special competence in: Travel,

Food packaging, Commercial Real Estate, Consumer products, Mobile Telecommunications, Technology Infrastructure, Financial services, Advertising/Public Relations and International trade.

SACC-TEXAS covers Texas, Louisiana, Arkansas, Southern Oklahoma and Northeast Mexico through its three branches located in Dallas, Austin, and Houston. The concentration of telecom and high tech companies is high in the state of Texas. The manufacturing sector is growing, as are electronic companies, which make this area a prime market for any industrial product and service management. SACC Texas has special competence in: Petroleum production and refining, Computer Technology and Software, Electrical and Electronics equipment, Chemicals, Engineering, Consumer products, Manufacturing, Shipping/transportation, Construction, Automotive, Real Estate, Retail business and Education.

SACC-WASHINGTON DC serves the Greater Washington metropolitan area which includes the District of Columbia, Northern Virginia and Suburban Maryland, as well as the Baltimore area. This Chamber has special competence in: the Defense Industry, Banking, Aerospace, IT/Telecom, Biological science, Legal Services as well as Government business.

Please visit www.sacc-usa.org for more information about the organization and links to the different chambers.