

- The student must not have exceeded 90 days of unemployment in the initial 12-month period of OPT.

What is E-Verify?

E-Verify is an Internet based system operated by the Department of Homeland Security (DHS) in partnership with the Social Security Administration (SSA) that allows participating employers to electronically verify the employment eligibility of their newly hired employees. An employer's participation in E-Verify is voluntary and is currently free to employers. If your company wants to participate in E-Verify, visit the **DHS web site**.

When to Apply for the STEM Extension

The USCIS must receive your application before the expiration date of your EAD, but no earlier than 120 days before the expiration date. The USCIS recommends that students apply within 90 and 120 days of the expiration date of the current OPT. Timely applications will automatically extend the 12-month OPT work authorization up to 180 days until you receive the 17-month OPT Extension EAD.

Application Instructions

Visit the Office of International Student Services for instructions.

SOCIAL SECURITY NUMBERS

What is Social Security?

Social Security (also known as FICA- Federal Insurance Contributions Act) and Medicare are U.S. government programs that provide benefits for U.S. citizens and U.S permanent residents, usually for retirement. It is financed by taxes withheld from the paychecks of working people. F-1 students who are "non-residents for tax purposes" are **not** required to pay these taxes. See the **IRS Publication 519**, to determine if you are considered a resident or non-resident for tax purposes.

Those in F-1 status who have become a "resident for tax purposes," do pay Social Security and Medicare taxes. If Social Security and Medicare taxes are withheld from your paycheck in error, you can obtain a refund by following the instructions in **IRS Publication 519**.

What is a Social Security Card?

A Social Security card is required for everyone who works in the U.S., even non-immigrants. On the card will be your unique Social Security Number (SSN) that you will keep for life. You will need the number for many purposes in the U.S. including employment and paying taxes. A Social Security card is **not** a work permit. Visit the Social Security Administration's web site for more information at <http://www.ssa.gov/>.

Who is eligible to apply for a Social Security Number?

- F-1 students with a job offer letter and work permission

Note: F-2 dependents are not eligible for Social Security Numbers

An SSN is issued once per lifetime. If you have previously had a SSN, but do not have the card or do not remember the number, you can apply for a duplicate card if you meet the eligibility requirements above.

When to Apply for a Social Security Number

Applications made too early may be rejected or delayed beyond the usual processing time. Students must be physically present in the U.S. to apply for an SSN. The Social Security Administration (SSA) is required to verify your legal entry into the U.S. before issuing an SSN.

Student Application Deadlines

- New F-1 and J-1 students must wait at least 10 days after being fully registered **and** after the first day of class (both must be true)
- No more than 30 days before on-campus or **F-1 Curricular Practical Training** work authorization begins
- No more than 30 days before the start date on your Employment Authorization Document (EAD)

Working While Awaiting an SSN

You may work while the Social Security number application is being processed. There is no provision in the law that required employers to have their employees' SSNs before hiring them. There is no provision that prohibits an employee from beginning work if he or she has not yet obtained an SSN. However, you must have employment authorization from your program sponsor or the USCIS **before** you begin working.

Social Security Number Safety

Although a SSN is only meant to be used for tax and government purposes, it is often used by financial institutions, businesses, and others as a unique identification number. Because the SSN is a unique ID, it is often the target of "identity theft". Therefore you should be very careful about where and to whom you give your SSN.

- Never carry your Social Security card or number with you. Keep it at home in a secure place.
- Only give your SSN to someone who has a specific and legitimate need for it.
- Be very careful with any forms, applications or other materials that may have your SSN on it.

- Never give your SSN to someone who phones you. You should initiate the call or meet in person.
- Never reply to email or web sites that request a SSN.

Business Uses for Social Security Numbers

Most businesses do not need a SSN from you unless it is for credit purposes (loans, credit cards, etc.) If a business requests a SSN solely for ID purposes, you can request that the business create an ID for you. You do not need a SSN to open bank accounts. If a bank clerk insists on a SSN, ask to speak to a manager.

TAXES IN THE U.S.

The U.S. Tax System

The U.S. tax system may seem confusing to international visitors. That is because it is confusing--many in the U.S. pay licensed tax preparers or attorneys to interpret the laws, forms and tax filing requirements. While Coppin International Office is not legally allowed to give individual tax advice, we hope this general information will answer some of your basic questions.

Sales tax

Sales tax is a state tax added to any item sold, except for certain food items. In the Baltimore Area, the sales tax is approximately 6%. Sales tax may vary by city and county. There is no way to get a refund of sales tax.

Income Tax

The **Internal Revenue Service** or "IRS" is the U.S. federal agency for collection of income tax. Publication 519 is the "U.S. Tax Guide for Aliens" and contains most of the information you might need about payment of federal taxes. If you have spent time in other states, you will need to obtain their state tax information.

Tax Withholding and the W-4 Form

When a person is working in the U.S., the employer is required to deduct a portion of the salary in each pay period for income taxes. At the start of your job, you will complete a half page W-4 form (*Employees Withholding Allowance Certificate*). The information on that form determines how much will be withheld from your paycheck for taxes. When completing the W-4 form, most international students and scholars are required to file as "single," regardless of their marital status.* It is usually