



Why Wise?

Why are we recommending using wise.com?

First of all, this does not benefit us at all. We receive nothing from this company, other than the satisfaction that you are able to access your \$\$ easily!

We will pay you every two weeks for your work at YCamp. You can either receive this payment in the form of a paper check, or a direct deposit.

- 1. Paper Checks you will need to cash these before leaving the US, because in most cases, banks outside of the US do not accept US checks. To cash your check, you can go to the local Walmart, and pay a processing fee to receive your money. You could also take your check to the local bank and they might cash it for you. Both of these options will need to happen on your day off. This option is not recommended as it can be difficult to coordinate getting to the bank or store during their business hours, which means you are left with a stack of checks.
- 2. Direct Deposit you will receive your paycheck directly into your account on payday. This is recommended, for the ease that it creates for you. The catch is, that you must have an account that has an American Routing number, which is why we are recommending Wise.com.

You can use your Wise card (if you order one), mobile payments, &/or get cash from an ATM with your Wise card.

With Wise.com, you create your account at home, before coming to the US. You link it to your bank account at home, and can easily transfer funds between your bank at home and your Wise account. Wise allows you to move between currencies easily, at the current exchange rate (no additional fees) so when you go back home after camp, any money that you have left can be changed into your local currency. On the flip side, if you run out of US money while you are traveling, you can transfer from your home account into your Wise account. (Side note: it's good for many countries worldwide, so this could be beneficial to you beyond your time at camp, if you continue t be a world traveler!)

When you create your Wise account, you can request a debit card. You must do this at home. They will mail you a debit card to your home (they will not mail it to the US) that you can bring to the US and use here, so you can easily access your paychecks as soon as the money hits your account. These cards are accepted widely in the US.

When you have created your Wise account and have received your US routing number, you must send the account details to Kim, so we can get your Direct Deposit set up prior to your arrival. Take a screenshot, showing your Name, US Routing Number and your Account number, and use WhatsApp to send securely.

Kim's Whatsapp: +1 207 931 7861

