

# What's On

## legal clinic

PRO BONO LEGAL ADVICE

### Change of name

I've changed my passport into my married name then my company changed my civil ID but they made a mistake in my name which is not same as in the passport. I would like to change it but my question is can I do it online or do I have to do it in a different way as my name would be different from my old passport? And they say this would be a problem later in the immigration once I travel.

#### Name withheld

**Answer:** The mistake cannot be corrected online and hence you have to visit the residency department of the Directorate-General of Immigration and Passport in your area to effect the necessary correction.

### Visa transfer

I have the following question. I have been appointed by a prestigious company in Kuwait. My last working day would be Dec 31, 2019 after 3 months notice period. As per the company rule I cannot start working before my residency is transferred in their name. They say it will take till end of January 2020 only after which I can join the company. My question is that I will be jobless during this one month period so legally speaking should I be compensated for this one month by the new company as the delay is from their side.

#### Name withheld

**Answer:** You have a choice to either accept or reject the company policy. The issue of compensation doesn't arise here because during the period within which you consider yourself to be jobless, you can't have any demands on the new company since in legal speak your contractual rights and obligations have not kicked in within that interim period. You will be stretching your luck to an absurd level if in spite of the company offering you a job in these difficult times, you go ahead to ask them to compensate you for doing no work for them.

I have a query regarding my dependent visa. I am planning to migrate to Kuwait by this month end as a dependent. I have completed Bachelor of Engineering and I have 4.5 years of experience in IT field. I am planning to continue my job in Kuwait but I'm coming on dependent visa. Is there any possibility to change from dependent visa to work visa immediately or how long will it take to change and what are the rules to change visa types. Please let me know.

#### Name withheld

**Answer:** Since you are a holder of a university degree you can change dependent visa (Visa 20) to work visa (Visa 22) if and when you land a job in the private sector. If you didn't have a university degree you would have had to have stayed in Kuwait for at least one year before being eligible to transfer your visa.

### Active work permit

My husband was in Kuwait for past 14 yrs. He is now in India for the past 4 months because he is willing to change his sponsor but they are unable to sponsor him with new visa as they are saying his Izn-e-mal is still active and till Oct 7th 2020. So my question is what is the procedure to get that Izn-e-mal cancelled? Please let me know as soon as possible.

#### Name withheld

**Answer:** Your husband should have cancelled his work permit before exiting Kuwait if he knew that he was going to come back on a new visa. If he is still desirous of coming back to Kuwait on a new visa, then he has to return to Kuwait (since his work permit is still valid) and formally cancel the work permit, exit Kuwait again and then he can return on a new work permit.

### Visa rejected

Recently visa applications for some of my colleagues were rejected. Initially they were on work visa, went back to home country March 2019 after completion of project and selected for new project. When the new sponsor applied for visa, it was rejected.

What might be the possible reasons for rejection?

#### Name withheld

**Answer:** Unfortunately we are not in position to hazard a guess as to why the visa applications for your colleagues were rejected. The company mandoub might have been informed on why the applications were rejected and he will be in better position to provide you the answer to the question you are asking us to answer.

### Return to Kuwait

My kids and me are now in India and are on dependant visas. We exited Kuwait on June 24, 2019. Can we re-enter Kuwait on or before 23rd December 2019 (6 months as per date of exit) or we have to reenter before 180 days? Your response is highly appreciated.

#### Name withheld

**Answer:** Yes you can re-enter Kuwait on or before December 23, 2019. Indeed you can even re-enter Kuwait on June 24 before 12 midnight but we won't advise that you take that route because any untoward happening can make you miss that deadline so it will be better for you to fix your date of re-entry to take care of any unforeseen happenings.

### Resignation

I work at a private company with an unlimited period contract. (Termination of the contract is subject to Kuwait private sector labor law)

I submitted my resignation to my manager and sent it by e-mail 2 weeks ago with 3 months notice period, and now the management is threatening that they won't sign my resignation.

Can they reject my resignation? Because the labor law only said 'notice', and what should I do when the 3 months notice ends?

#### Name withheld

**Answer:** The company does not have the power to reject your resignation if it is in accordance with your contractual obligations and is not at variance with the Kuwait Labor Law. If at the end of the three-month notice period they keep to their threat of not allowing you to go, then we propose that you file a case against the company at Public Authority for Manpower (PAM) through the Labour Office in your area to seek redress. We advise that in order not to give them the chance of filing an absconding case against you, keep on going to work if there is no action on their part after the expiry of the notification period. This should continue until such time that case you filed against the company is decided.

### Extension visa

I just want to ask my Civil ID and working visa have expired. My employer just got me an extension visa until February 2020 (3 months extension visa). Can I leave the country with just my extension visa or no?

#### Name withheld

**Answer:** Yes, you can leave the country with the extension visa but if you do that you will not be able to return to Kuwait unless a new visa is applied for you to enable your return. If this is done you will then have to go through all the process to become a legal resident in Kuwait.

The Arab Times invites questions on all aspects of Kuwaiti law. If you face a problem, or need specific advice on any legal matter, from commercial and investment law to divorce and labour, send questions to the Managing Editor, Arab Times, P.O. Box 2270, 13023 Safat, Kuwait, or Fax to 24818267. E-mail: arabtimes@arabtimesonline.com



Photos from the event.

## GUST and AFAQ launch talk show series focusing on special needs students

Under the patronage of Dr Shafiq Al-Awadhi, Director General of the Public Authority of the Disabled, GUST organized in collaboration with AFAQ Educational Co a lecture in the newly launched series "Gad'ha W'Gdoud" (More Than Capable) on its Mishref campus this week. The lecture, led by renowned Psychologist and Educational Counselor, Dr Mustafa Abo Saad, who discussed how to strengthen relationships between parents and their special needs children. The series, targeted especially for parents and educators, is due to host more lectures under the same umbrella in the next year.

The series aims to spread the ideal of community service, to align with Kuwait's Vision for 2035,

strengthen the bonds between different groups of society, establish common value, and develop skills that help to encourage & support people with special needs.

The lecture touched on a variety of topics including how to understand the psychological and educational needs of our children with differences, how we interpret these needs as only a reflection of the caregivers' characteristics and competencies, the different obstacles both the children and caregivers face, and how we can use them to develop capabilities, how to motivate them to learn & enrich their skills, as well as how to prepare those responsible to deal with them and accept them as productive and effective members of society.

AFAQ Educational Director, Amrani Al-Amad, said "The development of any society begins with our understanding of the individuals' needs within it. We have to invest our time and energy and care into everyone that is a part of our society. At the end, we all have roles to play in its growth."

The lecture was attended by AFAQ's executive leadership, including Anas Al-Asousi, Dean of Student Affairs at GUST, Dr Raghad Al-Kazemi, leaders and educators from the Public Authority of the Disabled, representatives from the Department of Special Education of the Ministry of Education, local educators, parents, and students.

This was the second lecture in the

"Gad'ha W'Gdoud" series, the first was held last month, led by Dr Suad Al-Thuwaikh, CEO of That Center for Social and Education Consultations, and focused on solving the different obstacles that come with ADHD. The lecture was geared towards parents and educators with children dealing with learning mental or learning disabilities.

Since its establishment in 2002, GUST has supported all its students with special needs by providing customized and free educational services and tools through the One Stop Student Services Center. All of which contribute to smooth educational experience for them, and ensuring that they receive the same well-rounded, quality education as their peers.

## Holiday money-saving strategies that can backfire

# Tips to overcome overspending triggers

By Bev O'Shea

Holiday marketers have your number, and they know how to entice you to spend.

You try to rein it in. But two favorite strategies can lead to spending more, according to a 2018 survey by the Center for the New Middle Class, a research organization funded by Ellevest, which lends to credit-challenged borrowers. Consumers who shopped at sales were 50% more likely to say they spent more than they expected. Among shoppers who used coupons, 38.5% said they overspent.

Many shoppers try to be careful instead of making a spending plan. Using a budget can feel like it's wringing the joy out of a happy season. Why? Giving feels good, says Jeff Kreisler, co-author of "Dollars and Sense: How We Misthink Money and How to Spend Smarter."

But simply being careful doesn't work, "because a lot of the reasons we make poor financial decisions are unconscious," says Kreisler, who's editor in chief of PeopleScience.com, which applies behavioral science to the marketplace.

However, you can position yourself to recognize – and overcome – overspending triggers.

#### Use The Best Defense: A Holiday Budget

Ashley Feinstein Gerstley, a financial coach and founder of the Fiscal Femme website, advises setting aside time – not over an hour – to list holiday expenses. Build in a buffer, because you'll forget some things. But you'll be better off if you have a number in mind, she says.

Be realistic, not rigid, about your budget. Otherwise, controlling expenses can seem so futile you don't bother trying, she says. "It's like being on a strict diet and figuring if you cheated and had a cookie, you may as well eat the whole bag."

If you worry about overspending, consider getting a prepaid gift card in that amount, Kreisler says. It can help you stay aware of what you are spending and what's left.

Having a successful holiday spending plan may also inspire you to create a budget to help you achieve financial goals throughout the year.

#### Understand How Sales Can Cost You

Shopping sales can be smart – but only if you're strategic and aware of the psychology at play. Kreisler says if you see a \$100 cashmere sweater marked down to \$40, your brain registers "saving \$60." Train yourself to translate that to "spending \$40" and compare how it fits into your spending plan.

Then, figure out how much the sweater is worth to you. Would you still want it if \$40 was the regular price? It's the same sweater and the same money but minus the rush of feeling that you got a deal.

Watch out for impulse purchases, too. Gerstley says she's encountered products she never knew existed while shopping (think cell phone sanitizer or weighted blanket) and suddenly wanted them. Badly. She's a fan of "the 48-hour rule": Put the item back on the shelf or abandon your virtual

'Save more on your last-minute holiday purchases'

## How procrastinators can win at gift-giving

By Courtney Jespersen

Check the calendar. No, this isn't a dream. It really is December, and Christmas Day is staring you straight in the face.

Where did the holiday season go? Well, no time to reminisce now.

It's down to the wire, but there are still methods to save money on your last-minute holiday purchases. Here are four simple ways to do it.

#### 1. Jingle All The Way To The Store

You're not the only one still shopping. In fact, Dec 21 – dubbed Super Saturday because it's the last Saturday before Christmas – is expected to be the second busiest shopping day, after Black Friday, according to ShopperTrak data from Sensormatic Solutions.

Your first instinct may be to shop online and avoid the crowded mall. But not so fast, says Christopher Newman, associate professor of marketing at the University of Mississippi.

"Shoppers can increase the chance that they get the right product at the best price by shopping in store, rather than online, just before Christmas," Newman said in an email.

"This ensures that they aren't limited to choosing from just the products that could ship in time for the holiday."

Last-minute online shopping may also carry hefty shipping fees. Dec 14 is the widely accepted cutoff for Christmas ground shipping this year, according to Rob Garf, vice-president of Strategy and Insights for Retail & Consumer Goods at Salesforce.

If you order online after that, you'll likely have to pay to expedite the shipment.

cart, and if you still want it 48 hours later, go ahead and buy it. Often you won't, she says.

Understand that marketers use one-day sales or even shorter buying win-

#### 2. Or Buy Online, Pick Up In Store

If you'd rather not shop entirely at the store or entirely online, try shopping online and picking up your items at the store. In fact, buying online and retrieving your purchases from the store is a good option for shoppers, Garf says.

"It gives (consumers) the confidence that the product is going to be there and it's going to give them the convenience that they can walk right in and pick it up," Garf says.

He adds that some retailers may even extend an extra coupon or discount to shoppers who elect to buy online and pick up in store. Walmart does this.

This option is also good for retailers. Retailers offering buy online, pick up in store (also known as click and collect) will drive 28% more revenue share across their industry during the five days before Christmas compared with those that don't, according to the 2019 Salesforce Holiday Insights and Predictions.

Retailers also know shoppers may be tempted to purchase additional items when they show up at the store.

#### 3. Pick Private-Label Presents

Purchase method aside, you also want to consider which items are on your gift list. When you have limited time to shop, it's wise to narrow down your choices. Instead of sticking to your original plan, consider switching to less expensive presents.

Certain items are known to be cheaper just before Christmas, such as toys or previous-model electronics that didn't sell well throughout the season. (AP)

You can also save money by changing the brands you buy. Consumers

can get particularly good deals on a retailer's own private label, for instance. Think the Kindle and Echo products from Amazon, or the Kirkland Signature line at Costco.

"Private-label products are already generally 15%-20% cheaper than their national brand counterparts, but shoppers can save even more around Christmas," Newman said.

"Retailers can offer better deals on their private label brands than on national brands because their profit margins are higher on private labels to begin with."

#### 4. Pounce On Limited-Time Sales

The fact that you've waited to shop until the final days before Christmas doesn't surprise retailers. Newman says they know many shoppers delay, so they offer last-minute savings opportunities.

Be on the lookout for these types of promotions. They may be announced in advance, such as seven days of deals leading up to Christmas. Or, they may be spur-of-the-moment "flash sales" that happen without notice.

"Shoppers usually have to be vigilant and proactive in order to act upon last-minute flash sales," Newman said.

Regularly check your email, social media and retailer websites to locate these if they're announced.

And whatever you do, remember that now's the time to start springing into action.

"Consumers are going to wake up from their Thanksgiving hangover and realize they have a really short time to swoop up the deals and make sure the presents get on the doorsteps and under the tree before Christmas," Garf says. (AP)

tempt you to upgrade because of your "savings."

Kreisler says a coupon is great if you've been waiting for a discount to buy something specific on your list. If you've done your research and buy the item you intended to, using a coupon to drop the price, then you really are saving.

As with sales, it's important to focus on your spending, not your "savings." If you have a coupon for \$10 off a \$50 purchase or \$30 off a \$100 purchase, would you spend more to "save" more? Stick with what you intended to spend.

#### Keep These Tips In Mind As You Shop

Kreisler offers these additional tips for spending less:

■ Imagine how the holidays would be different if you spent a little less on a particular gift. Would it really detract from the joy?

■ If you cannot afford to reciprocate with a gift of equal monetary value, consider giving something else of value, such as offering an evening of child care or creating a painting. Write a note about why you chose the gift especially for the recipient. (AP)



A flyer of the event