

Moving to the US? Here's a checklist for your first 3 months



For generations, people have pursued their dreams in the United States. HSBC has also had a long presence in the US - nearly 150 years. That's plenty of time for us to know what expats need to do to achieve success from the word "go".

Whether doing some light research into a move or several steps into your relocation process, this guide will provide you with the essential info you need for a successful start to life in the US.

We'll talk about:

- Getting set up
- Banking and finance
- Immigration and identification
- Feeling at home
- Wrapping up your first 3 months



| Getting set up

Connectivity

We live in the digital age, and to stay connected you will need to find suitable mobile and internet providers.

Communications in the US are regulated by the Federal Communications Commission. You can read more about them and their work, here: <https://www.fcc.gov/>

Home internet

Wi-Fi in the US is generally reliable, stable and fast. There are a variety of options when it comes to selecting an internet service provider (ISP). ISPs often sell packages that include TV and home landline connection as well, so shop around for a deal that meets your needs. When opening an account, many ISPs will ask you to provide a Social Security Number (SSN) and proof of address. They may also ask for additional personal details; check with them directly when enquiring about a service.

Mobile

In the US, there are many providers to choose from. Whether you're looking for an unlimited plan just for you, or a family plan that covers your nearest and dearest, there are a variety of options. To apply for a phone account, many companies may ask for your SSN and proof of address.

Accommodation

When you move to the US, your company might put you in short-term accommodation for the first month. This should give you time to find your own place, whether that's a cozy and convenient apartment or a larger house for your family.

What you'll need to start renting

Finding a place - many people might find that it's easier to rent when moving to a new city. To find your longer-term accommodation, you can:

- visit realtors in the area where you want to live, or speak to friends, family, and colleagues
- do a simple search online to work out what sort of rental rates, availability, maintenance costs and unit layouts to expect
- check out local social media groups
- visit a range of units in person, if you've been doing your search online
- take time to explore different neighbourhoods so you get a real sense of each place

Documents you may need - your new landlord may ask for proof of income, so make sure your employer provides you with a signed letter confirming your position at the company. You might also be asked for 3 months of bank statements. If you're not sure if you'll be able to access these through online banking, prepare them before you depart for the US.

Security deposit - to start a rental contract, your landlord may request you to pay up to 3 months' deposit. If your company is paying for your accommodation, it will probably have taken this into account. But if you're paying yourself, ensure you have sufficient funds to cover the cost of moving into a new place.

With HSBC, this is easy. You can open an account online before you leave your home country and then transfer all the funds you'll need to get started.

Learn more about [opening an overseas bank account](#)

Top tip: To help you get a feel for what each location offers, we've put together [The Great American City Guides](#) for you to explore. Read about neighbourhoods, food and culture, education, healthcare, and more in the US's most iconic cities.

| Banking and finance

When relocating to the US, it's important to get your finances in order. At HSBC, we're here to ensure that all your banking needs are taken care of so you get off to a smooth start.

Opening a bank account

Whether you're looking to live or study abroad, you'll want a bank account so you can easily pay bills, receive your salary and have access to cash via a debit card.

You can choose to open a local account, called a checking account, after you've arrived. Alternatively, you may be eligible to open a US bank account ahead of your move. A minimum balance is required in only one of your accounts, and you can send and receive USD200,000 per day with your HSBC US account through Global Transfers.

International US account opening is not available in all countries and regions and is subject to approval based on local regulations and policies.

We can also help you in other ways through our [Financial Wellness Center](#) Financial Wellness Center This link will open in a new window. Here, you'll find resources about developing healthy financial habits, applying for a mortgage, managing student loans, and more.

Top tip: Currently, if you have an HSBC Premier account and would like to open an account in the US, you can now begin your application online before you travel.

Tax

In the US, income and other tax is handled by the [Internal Revenue Service](#) Internal Revenue Service This link will open in a new window (IRS). It's a smart idea to contact an international tax consultant based in the US before you arrive. You'll be able to discuss your specific immigration and financial circumstances, and how these relate to your tax obligations. United States citizens, residents and permanent residents are subject to US taxation on their worldwide income and may be subject to tax and other filing obligations with respect to their US and non-US accounts.

When purchasing goods or services, you'll often need to pay Sales and Use Tax as well, and the amount you pay will vary by location.

Building up a US credit score

One aspect of arriving in the US that takes many by surprise is the need to build up a credit score specific to this country. Your credit score from home may not be transferable to the US. One solution to this is to open an overseas HSBC Premier account. This not only allows you to get your banking organised before you move, but you can also get a head start by transferring your credit history. In the US, having a good credit score puts you in good stead with landlords, potential employers, and lending agencies.

Applying for a secured credit card, which is backed by money in your checking account, is a good way to build your score. You could also ask your landlord if they report your rental payments to credit reporting agencies.

The [HSBC Building a U.S. Credit Score](#) HSBC Building a U.S. Credit Score This link will open in a new window report suggests this for new-to-country residents:



| Immigration and identification

Whether you're arriving in the US to work or study, you'll need to ensure all your documentation is correct before you leave home.

In the meantime, here are some of the important things to know.

Social Security Number (SSN)

An SSN is a unique, 9-digit number that's used to report your earnings to the government and assess your eligibility for Social Security or other benefits. Your SSN will be requested by employers, banks, and creditors.

Luckily, applying for your SSN is free. You can do this in your home country at the same time as you apply for your visa with the U.S. Department of State. You can also apply after you arrive in the US by visiting your local Social Security Office.

See the U.S. Social Security website for details and [documents needed](#).

Top tip: Don't carry your SSN card with you; keep it in a safe place and think twice before giving it out. It has all your personal information on it, and it could be used for identity fraud.

Visas

There are several types of visa available for people moving to the US. These include the H-1B, F-1, J-1, K-1, and O-1 visas. Whichever visa you're applying for, we recommend you start your research early, prepare all documents and fees in advance, and watch out for changes in legislation. You can find specific details regarding visa categories and requirements, including required documentation, by visiting the website of the [U.S. Department of State](#).

In an international survey, 40% of students studying abroad said being able to get a work visa after graduation was a factor when choosing where to study.

Learn more about [changes in visas for expats working abroad in the US, the UK, Hong Kong and Singapore](#)

Please note that neither HSBC, nor its representatives, may give legal or immigration advice.



| Feeling at home

When you move to any country, there's always so much to learn. Don't be discouraged if you don't understand everything in your first 90 days. We've chosen some of the essentials that you need to know before you move to the US so you don't get taken by surprise.

Education

When it comes to educating your children, there are 3 main routes available in the US: public school, private school, or home education. Schooling generally begins in kindergarten at age 5 or 6, and lasts for 12 years. US schools are split into elementary, middle, and high school.

With higher education, students can choose from around 4,500 accredited public or private institutions in the country. Most degrees are taught over 4 years, and students study a "core" course of subjects and then "major" in a specific area of interest. [The 5 most popular states for international students](#) tend to be those with the most well-known universities, with California and New York being the top 2.

[See our checklist for studying abroad in the US](#)

Healthcare

In the US there is no universal healthcare and so you will likely need to pay for any healthcare yourself. If you don't have insurance, or if your employer doesn't pay your healthcare bills, this can quickly become expensive. A great tip before you

leave your home country is to renew any prescriptions for medication to ensure you have enough refills to see you through your first 3 months.

Tipping

When you first visit a restaurant or bar, you might be surprised to learn that you are expected to leave a tip, or gratuity, of 15% to 20% of the total cost of your bill. You could also be expected to tip taxi drivers, hotel housekeepers, food delivery drivers, or anyone who provides a service. Be prepared!

| Wrapping up your first 3 months

We hope you find this guide useful in getting off to a great start in the US. At HSBC, we're here to give you the right level of planning and support so you can make a success of the experience. Learn more about our international services to see how we can help.

Ready to open an overseas account?

We can tell you about the best way for you to apply. Select your current location and where you would like to open an account. We'll walk you through the steps.

[Apply now](#)