



# Getting Settled in the United States: An Overview for International Residents

Moving to a new neighborhood or city can be overwhelming. Moving to a new country can be downright daunting, particularly if you're moving to the U.S. for the first time. With so many things to think about – and often things you didn't even know to think about – getting settled in a new place isn't easy. So, we want to try to help.

The following checklist is not designed to answer all of your questions, but we hope it provides a helpful starting place for thinking through important international relocation steps.

## General Relocation Considerations

- **Address Changes:** Don't forget to update your address with key service providers.
- **Cell Phone Contracts:** You may need to adjust your current contract and will likely need a new U.S. cell phone and carrier.
- **Electrical Appliances:** Consider how voltage and plugs may affect your common household appliances.
- **Holidays:** Review the U.S. holiday schedule (and local holiday schedules) and consider what services may not be available on those days.
- **Sales Taxes:** Many items bought in the U.S. have an additional sales tax added at the time of purchase (not included in the stated price of the item). When creating your budget, be sure to consider the additional costs of sales taxes.
- **Key Legal Documents:** Make sure to have original copies of your key documents and records and consider if you may need to make any updates.
  - Birth certificates
  - Passports (and passport photos)
  - Insurance documents
  - Health and immunization records
  - Wills / Power of Attorney
  - Vaccination and medical records
- **Modes of Transportation:** It is important to research modes of transportation when getting to a new country and figuring out what's best for you and your family. In the U.S., most people have cars so purchasing one may be something to consider.

## Work & Employment

### Important Steps –

- **Visas and work permits:** Make sure you understand the nature of your visa or work permit and what limitations you or your spouse might have.
- **Social Security Number:** In order to work in the U.S., you will need to get a social security number. Having a social security card is also helpful for accessing a number of other services, including some banking services.
- **Professional Licenses / Certifications:** If your profession requires certain credentials, make sure you evaluate if your international credentials will transfer or if you will need take steps to get a new license or certification.

### Questions and Tips to Consider –

- Do you have original copies of your key documents (e.g., birth certificates, marriage licenses)? In many cases, photocopies or other unofficial copies will not be accepted.
- Can your spouse work in the U.S.? If not, it is especially important to consider how to help them connect into the community.

## Finding a Place to Live

### Important Steps –

- **Renting a Home or Apartment:** When renting a home or apartment, it's important to think about variables such as monthly rent, bills, and fees, location, lease agreement, pet policies, amenities, etc.
- **Purchasing Real Estate:** Buying a home is a big commitment so take your time and find a real estate agent that will find an appropriate home for you and your family's needs.

### Questions and Tips to Consider –

- In most cases, renting an apartment or home will require a credit check. International residents often do not have credit in the United States. Consider asking a real estate agent about the need for a background check before agreeing to a lease. You may also want to speak to a bank about building credit in the United States (see more below).
- If you decide not to buy a car, have you researched ways to get around the area? Are bus routes or easily accessible to your home?
- When buying a home, have you considered what your life will look like in the future and how much of a financial commitment you will be able to make? Be sure to have a substantial amount of money saved for a deposit and include maintenance fees, homeowner association fees, and property taxes to your budget.

## Education

### Important Steps –

- **Choosing the right school for your child:** Decide what type of school you want to send your child to: whether its public, private, international, dual language, etc.
  - Access to most public schools is based on your home address. If you have children, consider which school options are available near the location of the residence you consider.
- **Transferring school records:** All schools will want to see your child's school records to ensure they are enrolled in programs and classes that are most suitable to their past learning experience and most beneficial to their future learning.
- **Programs for your spouse:** If your spouse is enrolled at a university or wishes to pursue a degree, research opportunities in their field of interest and requirements for international residents.

### Questions and Tips to Consider –

- Did you research the school district and neighborhoods you wish to live in simultaneously if you are sending your child to a public school? Consider how some school districts might be more beneficial to an international child over others.
- Have you considered all the costs associated with sending your child to private school? (tuition, uniforms, gas to drive them to school, lunch, additional fees, etc.)

### Medical

#### Important Steps –

- **Finding the right doctor:** An important step when relocating is finding a new physician, optometrist, dermatologist, etc. for you and your family. Ask for referrals from coworkers or neighbors or choose offices that make sense logistically, whether close to your home or close to your workplace. Be sure to find a doctor that meets you and your family's health needs as well as a doctor that is covered by your health insurance provider. Keep in mind the doctor will ask for past medical records.
- **Handling prescriptions:** If you or a family member take medication regularly, consult a doctor as soon as you relocate to ensure your family member is receiving the needed medication.
- **Insurance:** Insurance in the U.S. can be very different from other countries. Most U.S. employers will provide health insurance to their employees and their families but federal health insurance is also available.

#### Questions and Tips to Consider –

- Consider that the prescriptions you were given in your home country may not be the same in the U.S. Regulations regarding medications vary greatly from country to country.
- Have you checked with your future U.S. employer or home employer (if moving to the U.S. as an expatriate) about their insurance coverage in the U.S.?
- When comparing types of health care plans, consider health plan networks, out of pocket costs, and benefits which will be suitable to your family's needs. Don't be afraid to ask your health insurance provider questions about coverage and plans.
- For some elements of the immigration process, a very specific physical exam is required, along with updated medical and immunization records. Make sure you have copies of medical records if possible.

### Monetary & Financial

#### Important Steps –

- **Opening a Bank Account:** You will most likely need to open a new bank account with a U.S. banking institution. Look at several banks before you decide which bank is the best one for you.
- **Building Credit:** Building a good credit score is a very important concept in the U.S. It can dictate where you live, how much you pay for your mortgage, your car payment, your job search, the ability to start a business, and your monthly bills.
- **Benefit Plans:** If you plan on retiring in the U.S. consider opening a pension plan with your employer or diversify your portfolio with alternative investments such as stocks or mutual funds to save for your future.

#### Questions and Tips to Consider –

- Most international residents do not have a credit history in the United States, meaning they do not have a credit score. Ask a banker or financial advisor about how to develop credit and build a good credit score.
- When opening a new bank account, check if your local bank has a partner bank in the U.S. With a partner bank, you may be able to save time and money on fees and logistical challenges. If there are not partner banks, consider the fees and services being provided.
- If you're building credit from scratch, consider applying for a secured credit card designed for people with little to no credit. Be sure to pay off your credit card bill every month so as to avoid interest.

### Local Government

#### Important Steps –

- **Charleston County:** The Charleston county government [website](#) has helpful information on voter registration, elected officials, and general election information.
- **Berkeley County:** Berkeley county's [website](#) also has helpful information regarding county officials, voter registration, and elections.
- **Dorchester County:** Be sure to check out the county government's [website](#) to find information on county officials, a district map, voter registration, and other important topics.

#### Questions and Tips to Consider –

- Have you checked your visa status to ensure you are eligible to vote for your district's elected officials? Be sure to look at our checklist [referencing voter eligibility](#).
- The county government websites are not just useful for finding information regarding voting and elections; they offer helpful information regarding other things such as waste disposal and recycling, planning and zoning, court information, and plans for economic development among other points of interest.

### Threatening Weather Patterns

#### Important Steps –

- **Hurricanes:** Due to Charleston's proximity to coastal waters, the region may be affected by hurricanes and tropical storms that hit the East Coast of the U.S. Charleston's designated hurricane season is between June and November each year, but a hurricane can form in any month.
- **Floods:** Due to the rising sea levels, flooding has become a very common occurrence in the Charleston region.

#### Questions and Tips to Consider –

- The City of Charleston is well aware of the dangers of the threatening coastal weather. They are continuing to put forth initiatives to mitigate the effects of these harsh weather patterns. Be sure to check out the city's hurricane preparedness [guide](#) and get to know the evacuation routes.
- It is very dangerous to operate a vehicle in areas with strong flooding. [Familiarize](#) yourself with the areas of town that are more subject to flooding and how to prepare you and your family for threatening weather.

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## GET INVOLVED

The Global Fluency Initiative is an activation of the Charleston Metro FDI Plan and the One Region Global Competitiveness Strategy. It is led and implemented by a volunteer Action Team committed to continuing to grow the metro's global fluency. **For more information, contact:**

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