



Legal Insurance

Relocating to the United States



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You've accepted a new job and are relocating to the United States. Congratulations! As you adjust to life in the U.S., here's a high-level look at financial and legal basics to help make the transition to your new home as smooth as possible.

Obtaining a Visa and Other Documentation

First things first, before you can move to the United States you'll need a visa and other appropriate documentation from the U.S. Department of State. The regulations vary depending on your country of origin, the nature of your job and whether you're relocating temporarily or permanently.

Although there are more than 20 types of temporary work visas, most foreign workers come to the U.S. under an H1-B visa. Your employer will generally file a nonimmigrant petition on your behalf and work with you as you go through the immigration process.

Your spouse and children will also need visas to accompany you to the U.S. If you have an H-1 visa, your family members will need to obtain H-4 visas.¹

To permanently work in the United States, you will need a Social Security number (SSN). Your SSN will be used to report your wages to the government and determine your eligibility for future Social Security benefits. The easiest way to apply for your Social Security number is as part of your initial visa application process before you come to the U.S. In most instances, your family members who are not working in the U.S. will not get a SSN.²



For more information on applying for your visa, SSN and other documentation, here are a few great places to start:

- Pertinent facts regarding [how the U.S. immigration system works](#), provided by the American Immigration Council
- An overview from the U.S. Department of Homeland Security of the [more than 20 types of temporary work visas](#)
- Helpful tips from the U.S. Department of Homeland Security about [permanently moving to the U.S.](#)

In addition to securing your U.S. visas, you should also ensure that you and your family members have valid passports from your home country that will be current for the duration of time you plan to stay in the U.S.



Opening Financial Accounts and Establishing Credit History

As you take steps to gain your financial footing in the U.S., like securing a home mortgage, applying for a credit card or purchasing a cell phone plan, you'll need to build and maintain good credit. Your credit score is a record of how responsible and timely you've been with your borrowing, spending and other financial habits.

Unfortunately, your good credit history in your home country won't travel with you, so you'll have to start from scratch to build a credit history in the U.S. Here are a few ways for you to build your credit after you arrive:



Turn to a spouse, family member, or friend. If you have family or friends who already have good credit in the U.S., they may be willing to add you as an authorized user to their credit card or co-sign a loan for you. Keep in mind that if you fail to make a payment, your friend or family member will be responsible for the payment and their own credit history could be damaged.



Open a checking account. Some banks will want you to have good credit before you open an account. If you have trouble opening an account with a national bank, try going in person to a local bank or credit union. Consider bringing along a copy of your good credit history from your home country and a pay stub or letter from your employer to show how much money you're making.



Apply for a U.S. credit card. If you're unable to obtain a standard credit card, here are a few other things to try:

- Consider a secured card. On a secured card, you pay a deposit to the credit card company to cover your payments if you're delinquent.
- Work with your current credit card company. If you have a credit card in your country of origin from an international company, see if they'll issue you a U.S. credit card based on your current good standing with them.
- Provide additional documentation. As when you opened your bank account, try sharing a copy of your credit history from your home country or a pay stub or letter from your employer to prove your income.

Once you receive a credit card, the best way to build a good credit score is by paying the balance on time and in full every month. Consider making your credit card payments and all other monthly payments automatic to help ensure you pay them on time.



Review your credit report

As someone new to the country who is trying to build good credit, you should check your credit report at least once a year. Clear up misinformation as soon as possible to keep from jeopardizing your credit rating.

You get one free credit report a year from each of the three major credit bureaus by visiting www.annualcreditreport.com. This is a free site that will not ask for your credit card number or try to sell you additional services.

Renting a House or Apartment

When you first move to the U.S. you will likely need to rent a place to reside instead of buying a home, townhome, etc. If you have children who will be attending public schools, one of your most important decisions will be whether you like the schools in your neighborhood or surrounding area. In the U.S. there are public schools and private schools. Children who attend a public school are assigned based on your home's location. If you wish for your children to attend a private school, there is typically an application process and tuition you must pay each semester or year.

Getting started. When you find a place you want to rent, the landlord will generally want to check that you have good credit. If you haven't yet established good credit in the U.S., try showing a pay stub or a letter from your employer to prove how much money you make. You may also want to bring a copy of your previous credit, rental and employment history from your home country. Be sure to also bring your photo ID and your checkbook to pay any application fees.

If your application is accepted, be sure to read and understand your lease before you sign it. Your lease, which is a contract between both parties regarding the rental of the property, should answer the following questions:



How much money do you have to put down? Often landlords require a security deposit as well as first and last months' rent. Your lease should indicate how the security deposit will be refunded, and if it is to be used to pay for cleaning, repairs, etc. once you move out.



Are there any repairs or cleaning to be completed by the landlord before you move in? If there's pre-existing damage to the apartment, make sure that's detailed in the lease. And take time-stamped photos of the damage so you don't lose your security deposit.



Are there other restrictions regarding smoking, quiet times, use of appliances, remodeling, etc.?



Which utilities are you responsible for, such as electricity, water or garbage? Some landlords pay some of the utilities for you. Your lease should spell out the terms and conditions of utility usage.



How long is the lease? Most lease agreements are for 12 months.



Are you responsible for any types of repairs for damage when you move out? In most cases, if the landlord or property management company feels any damage occurred during your stay, they will work to deduct any costs used for cleaning or repairs from your security deposit.



Who do you call for apartment maintenance? Your landlord has an obligation to keep the structure safe and fix major repairs.



What are the consequences if you break (terminate) your lease before the term is up? And if you need to move before the term is up, can you sublet the apartment?



Are pets allowed? If so, are there restrictions on the type, size or breed of pet that they allow? Also, keep in mind that a pet deposit may be required.



What extra amenities are included in your rent? This could include things like free parking, laundry room access, grounds maintenance, or use of an onsite pool or gym.



Are there restrictions on how many roommates you can have? Do all roommates need to be named on the lease? Also, are temporary guests allowed?

Be aware of discrimination laws. In accordance with U.S. law, the U.S. Department of Housing and Urban Development (HUD) prevents landlords from refusing to rent to you because of race, color, religion, sex, country of origin, disability or familial status.³ If you feel you've been discriminated against for any of these reasons, contact the HUD at 800-669-9777.⁴

In addition to federal law, many states and cities have laws prohibiting a landlord from refusing to rent based on additional criteria such as age, marital status, occupation, source of income, sexual orientation, gender identification and ancestry. Also, an individual can file a complaint with the applicable state or city agency if it's believed that a state or local anti-discrimination law was violated.

Consider renter's insurance. Once you rent an apartment, don't forget renter's insurance to protect your belongings. Renter's insurance is usually available for a fairly low premium. It is designed to cover the cost of replacing your personal property if it's damaged or stolen, and also provides liability coverage.

Furnishing your apartment. Due to international shipping costs, you likely won't bring much furniture with you. When deciding how to furnish your apartment, beware of "rent-to-own" offers from retail stores. Most of these offers allow you to furnish your whole apartment for just a few dollars down, followed by ongoing payments. This can be a tempting option to help make your surroundings feel like home. But before you sign on the dotted line, make sure you read and understand the contract terms and how much the rental will ultimately cost you. For example, while the monthly payment amount may seem low, the effective interest rate can be extraordinarily high.⁵



Paying Income Taxes

As a U.S. worker, you need to file income taxes with the Internal Revenue Service every year by April 15. This includes filing federal income taxes as well as state income taxes. You will file different forms depending on whether you're considered a "resident alien" or a "nonresident alien."⁶

- **Resident aliens.** You're considered a resident alien if you've either been granted a green card or you've been physically present in the U.S. on at least 31 days during the current year and 183 days during the last three years. Resident aliens generally file Form 1040 or 1040-SR – the same forms completed by U.S. citizens.
- **Nonresident aliens.** You're considered a nonresident alien if you don't meet the criteria described above for resident aliens. Nonresident aliens generally file Form 1040NR.

In addition to the tax statuses of resident alien and nonresident alien, you could qualify as a "dual status alien." There are also special provisions for your non-working spouse and for foreign workers in their first year in the U.S. or those preparing to leave the country.

Due to the complexity of the U.S. income tax system and the added complexity of your immigration status, you should consider hiring an accountant with experience in taxation of foreign workers. The Internal Revenue Service offers more information on regulations affecting international taxpayers. For more information, and to ask questions or view forms, visit www.irs.gov.



Buying or Leasing a Car

If you need to get a car in the U.S. and aren't going to pay cash for it, you'll have to decide whether to take out an auto loan or lease your car.



Advantages of Leasing a Car

- For a new car loan, you often need to put 10 to 20 percent down. But lease terms often allow you to put less money toward your initial payment, a nice option if you don't have a big down payment saved.
- A big advantage of leasing is that it allows you to have a new car with the latest technology and safety features every three years or so. With a leased car, you don't have the hassle of selling or trading in your car and hoping you'll get a good price. Instead, you can simply turn in the keys to the old car and make arrangements to lease a new one.

If you decide to lease a car, review all the paperwork before signing. Make sure you understand:

- Your full monthly payment and interest amounts.
- Your annual mileage limitation, and the penalty for exceeding it.
- The payout cost of your car, or the remaining amount due when your lease expires.
- Whether your lease includes gap insurance to protect you if the car is stolen or totaled.
- Any consequences or charges if you terminate your lease early.



Advantages of Buying a Car

- If you haven't built up your good U.S. credit score yet, you may have difficulty getting a car lease.
- When you own your car, you can drive as many miles as you want and make any alterations you want. When you lease, your contract limits the number of miles you can drive, charges you per mile if you go over and generally prohibits you from making alterations to the car.
- When you buy instead of lease, you can choose to save money by buying a used car. Since a new car loses about 60% of its value in the first five years but still has plenty of life left, buying used can be a smart financial move.⁷
- One of the biggest advantages of buying? If you don't mind keeping your car a long time, you can save a significant chunk of money compared to leasing. As you make payments on your loan, you're gaining equity in the car. Then, after you complete your monthly payments, you enjoy the benefit of several years without a car payment, in addition to money to put toward your next car when you sell it or trade it in.



Additional Expenses. Whether you decide to lease or buy a car, remember that you're responsible for:

- Insuring the car. Payments should be about the same whether you buy or lease.
- Registering the car in your state and renewing the registration annually.
- Oil changes and other regular maintenance of the car.

It's important to note that if you purchase or lease a new car (and in some cases, a used car) it should come with a warranty. This is a guarantee that the manufacturer will repair specified damage or defects at no charge for a certain period of time. This is a valuable advantage to you as a car buyer, but be sure to carefully review the terms of the warranty so you'll know what's covered and what could violate the warranty.

Choosing Health Insurance



One significant difference between the U.S. and many other countries is the health care system. Countries such as Canada, Japan and most European countries have public universal health care, which means the country provides a basic level of coverage to all citizens.

The U.S. system is currently a combination of private insurance and government insurance. In March 2010, the comprehensive health care reform law widely known as the Affordable Care Act was enacted.

Employer-provided insurance. You will likely have the opportunity to purchase health insurance coverage through an employer-sponsored plan. If your employer does not offer health insurance plans, you will have to purchase it. [Learn more about your eligibility to enroll and other information](#) as an immigrant to the U.S.

If you're fortunate enough to have multiple health insurance options from your employer, be sure to consider the following for yourself and your family members:

- What services does each plan cover? If you have a particular health condition, make sure related services are covered under the plan you're considering.
- What providers are covered? If you're set on particular health care providers, make sure your providers are covered under your chosen plan.
- How much will it cost? Your total cost includes any monthly contribution you make toward your premium, as well as deductible and co-payment amounts you pay out-of-pocket toward your care. Premiums can be dramatically lower for a high-deductible health plan compared to a traditional plan, for instance. But with the high deductible plan you could pay \$5,000 or more out-of-pocket before you're covered for any health care expenses.

Not sure which plan to choose? See if your employer offers a plan comparison tool to help you decide.

Enrolling Kids in School

The U.S. Department of Education advocates that all students – regardless of race, color, national origin or zip code – deserve equal access to educational resources so they all have an equal opportunity to succeed in school, careers and in life.⁸ Here are a few legal-related issues to keep in mind:

- Education is considered compulsory, or required, in the United States. Depending on the state, the age range that kids are required to go to school starts between five and eight and ends between 16 and 18. [Check the laws in your state.](#)
- If you prefer not to send your kids to a public school, you can also choose a private school or home schooling. If you choose to home school, you'll need to check the laws in your state, as each state sets its own guidelines regarding home schooling.⁹
- Certain vaccinations and shots are required before enrolling your children in school. Obtain vaccination records and transcripts from your child's school to make enrolling in their U.S. school easier. Additionally, many school districts now require updated physicals, dental exams, hearing screenings and eye exams as a condition of enrollment.



Bringing Pets to the U.S.

If you plan to bring your four-legged friends to the U.S., make sure you follow the regulations of the U.S. Centers for Disease Control and Prevention (CDC).



Dogs.¹⁰ All dogs – including puppies and service animals – must be healthy and vaccinated against rabies before arriving in the U.S. Dogs that have never been vaccinated against rabies need to receive their rabies vaccination at least 28 days prior to arrival in the U.S. Because puppies can't be vaccinated against rabies before they are three months old, the youngest that a puppy can be brought to the U.S. is at four months old.

Dogs must be accompanied by the CDC Rabies Vaccination and Microchip Record, which must be filled in completely and signed by the licensed veterinarian who administered the vaccine. It must also contain the following information:

- Your name and address
- Breed, sex, age color and markings for the dog
- Date of rabies vaccination and vaccine product information
- Dog's ISO-compatible microchip number
- Date of vaccine expiration
- Name, license number, address and signature of the veterinarian who administered the vaccine

In countries where screwworm is present (primarily countries in Africa, Asia and South America), dogs must also have a signed certificate from the veterinarian that indicate they are free of screwworm.

Your dog may be denied entry if it appears to be sick with a communicable disease or if you don't have proof of valid rabies – and screwworm where applicable – vaccination.



Cats.¹¹ There are generally no restrictions or vaccination requirements for bringing domestic cats to the U.S. Although a rabies certificate is not required, your cat may be denied entry if it appears to be sick with a communicable disease. Some states do require cats to be vaccinated for rabies, so check with the state where you'll be living.



Other Animals. [Check the CDC website](#) for regulations regarding other animals.

Did you know?

According to Spots.com, 53% of households in the US own dogs and 35% own cats.¹²

Learning the Laws and Customs of the U.S.

When you move to the U.S., you'll need to learn the laws and customs of your new country. Here are a few things to keep in mind:



Driving in the U.S. To drive a car in the U.S., you must have a driver's license. The residency requirements for obtaining a U.S. driver's license differ in each state. Additionally:

- You can get a license only from the state where you live. But once you have your license, you can drive anywhere in the U.S.
- In most states young people can get a license at age 16, although it varies by state.¹³
- To find driver's license and motor vehicle information for your state of residence, go to [usa.gov/motor-vehicle-services](https://www.usa.gov/motor-vehicle-services).
- Speed limits can vary in the U.S. from 20 mph in urban school districts to 80 or 85 mph on highways in some western states.¹⁴
- In the U.S., cars drive on the right side of the road – and people customarily walk on the right side of the sidewalk.



Smoking. The minimum age to purchase tobacco in the U.S. is 21. It is illegal for a retailer to sell any tobacco product to anyone under the age of 21. About half of U.S. states have enacted bans on smoking in all enclosed public places such as bars and restaurants.¹⁵ [Check the laws in your state.](#) Smoking, including electronic cigarettes, is also banned on all commercial flights in the U.S.¹⁶

Regardless of the laws, the majority of Americans don't smoke, and it's generally considered intrusive and damaging to your health. Whether you're in a private home or out with friends or co-workers, always check with others before you "light up." They may ask you to go outside or step away from the group before you smoke.



Alcohol. All states prohibit drinking by those under age 21. In some states it's illegal even for parents to provide alcohol to their children at home.¹⁷

All states prohibit driving with a blood alcohol concentration at or above 0.08 percent, but specific laws and penalties vary by state. Most states will confiscate your driver's license for drunk driving even on a first offense.¹⁸ [Check the laws in your state.](#)



Marijuana. The legal use of marijuana varies from state to state. Many states have passed laws legalizing medical and/or recreational marijuana use. However, in some states the use of marijuana is still illegal. [Check the laws in your state.](#)¹⁹

Under federal law, the use, sale or distribution of marijuana is illegal.



Guns. Gun laws vary considerably by state, and gun owners are generally subject to the laws of the state they are in, not just their state of residence.

Typical gun laws regulate gun licenses and registration, background checks, carrying a concealed or unconcealed weapon and owning semi-automatic or automatic weapons. For specifics, check the laws in your state.

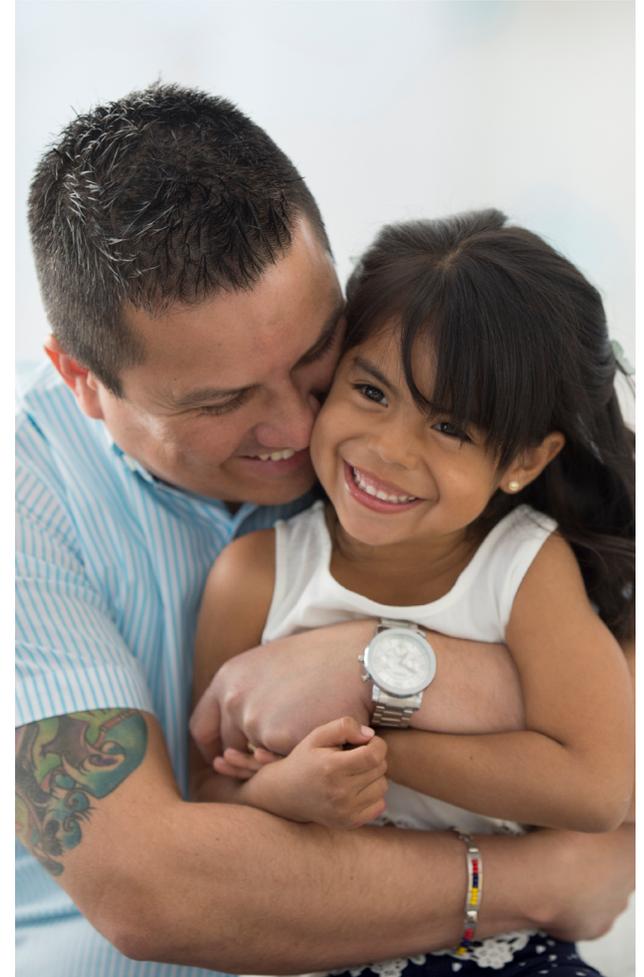
Note that after a rash of mass shootings in the U.S. in recent years, guns are a hot topic in U.S. politics, with strong opinions both for and against laws related to owning, purchasing and carrying firearms.



Gay Marriage. As of June 2015, the U.S. Supreme Court ruled that same-sex marriage is a constitutional right in all 50 U.S. states. Previous bans of same-sex marriage were then declared unconstitutional.²⁰ However, several states have yet to pass laws protecting lesbian, gay, bisexual and transgender people regarding employment, housing and public accommodation.²¹

Need Help?

If you're a member of an ARAG legal insurance plan and need additional help or guidance, you can always call ARAG Customer Care to get connected to network attorneys.



Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, contact us.



¹ U.S. Citizenship and Immigration Services.
<https://egov.uscis.gov/>

² Social Security Administration. <https://www.irs.gov/individuals/international-individuals>

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