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MOVING TO AMERICA

THE UNITED STATES

Important Health Care

What to watch before you move

MUST SEE MOVIES

What to watch before you move

TIME TO GET THE LOW DOWN

✗ Preparing for your Move

✗ Documents You'll Need

✗ Visas

✗ Banking

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Population 316,338,000

(2013) U.S. and World Population Clock



Preparing for Your Move

Moving house is always pretty high on the 'most stressful things you can do in life' lists, and for most people moving house will mean just that; moving from one house to another.

When you're about to embark upon a huge adventure that makes the average property swap pale in comparison, it goes without saying that there will be way more things to consider. The good news is that there is often so much for you and your family to gain from a life changing move and with the right preparation you can stay in control and one step ahead.

Wherever you're moving to and however you decide to get there, there are a few universal things to consider. To help you out, we've put together a checklist to get you started and keep you on track.

Capital	Washington D.C.	Washington D.C.
Dialling Code	202, 718, 212, 305	
Currency	American Dollar (\$)	
Official language	English	
Government	Federal government of the constitutional republic of fifty states	

DOCUMENTS

You should have original copies of any of the relevant documents for you and your family members. You should also leave copies with a trusted person in your home country, as well as keep accessible online copies. If these documents are in a different language to the national language of the country you are moving to, you should have certified translated copies.

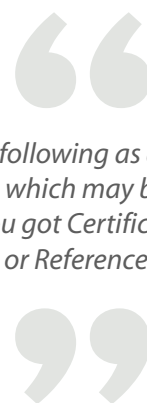
Make sure you carry your original copies with you and, if necessary, have them verified by a court approved J.P. or similar.

Tip – if you don't have a cloud storage account to save your documents to, simply upload and email verified copies of all these documents to yourself.

CHECKLIST

- + Immunisation
- + Medical and dental
- + Language
- + Birth
- + Marriage and/or divorce
- + School / academic
- + Insurance
- + Trusts
- + Credit
- + Investments
- + Employment
- + Real estate
- + Current and updated CV/resume
- + Will
- + Proof of professional memberships / qualifications / licenses
- + Police certificate
- + A valid passport or other travel documents
- + U.S. visa
- + Bank statements with sufficient funding to cover your initial stay
- + Invitation letter from employer or university

Use the following as a checklist for docs which may be required. Have you got Certificates, the Records or References of these?





If you've come this far, you will likely already know which kind of visa you need to move to your new country. It is, however, always worth making sure you are familiar with all conditions of your required visa, especially with how it concerns other members of your family.

A visa is not just a condition of entry into your new country; it will affect all aspects of your new life. You need to be well informed about what you will be entitled to when it comes to the important things in life, such as health care, taxes, employment and education.

We will highlight the more important aspects of these topics in this guide, but it is imperative that you consider your particular situation by doing further research with your chosen country's immigration department. To help you out, we have included links to sections of some of the most popular and informative sections of immigration websites.

CHECK

http://www.globalvisas.com/countries/us_immigration.html
http://travel.state.gov/visa/immigrants/types/types_1326.html



Whilst there are a number of options for banking and financial institutions in America, the market is mainly dominated by 4 banks.

BANK OF AMERICA

The Bank of America's retail banking footprint covers approximately 80 percent of the U.S. population and serves approximately 57 million consumer and small business relationships at 5,600 banking centers and 16,200 ATMS.

WELLS FARGO

The fourth largest bank in the U.S. by assets and the largest bank by market capitalization. In 2012. It had more than 9,000 retail branches and over 12,000 ATMS in 39 states and the District of Columbia. This company has over 270,000 employees and over 70 million customers.

CITIGROUP

The bank's locations span over 125 countries, making it the largest financial entity in the world. Citigroup's product lines all carry the "Citi" prefix, making them easy to identify. This company holds over 200 million customer accounts in more than 140 countries.

JP MORGAN CHASE

The Chase Bank (formally referred to as JP Morgan & Chase) is the resulting offspring of a merger between JP Morgan and Chase Manhattan Bank in 2000. Chase offers more than 5,100 branches and 16,100 ATMs nationwide.

Whilst each of the 4 major banks offer the opportunity to open an account from overseas and have similar terms and conditions, it's worth reading into each one further to see which one is right for you.

Opening a bank account in America
When you want to open an account with any bank or building society, you will be asked to provide evidence of your identity and confirmation of your address.

Most banks have a list of ID that they will accept. The top form of ID is a valid driving licence. If you do not have an American driving licence, you can show your passport, Permanent Resident Card, military ID card, or another valid form of identification that has your name, photo and date of birth on it.

This can be a problem if you don't have a credit history in America and have no proof of address. Although most banks and building societies expect you to have an American address before you can open a bank account, there are specialist products, such as the US HSBC account, designed for foreign nationals, which you can use as an alternative if you are struggling to meet the standard account criteria.

HSBC Passport account holders must be over 16 and, when applying, applicants must bring one form of identification and one non-American address verification into their local branch.



Tax Talk

WHO

If you work in America for any length of time, you will need to pay income tax. If you fall into this group of people you are supposed to pay income tax on both the federal and state level.

Citizens and residents are also taxed on worldwide income and allowed a credit for foreign taxes.

WHEN

The American tax year is counted from January 1 to December 31. You are expected to file federal income tax returns by April 15.

WHAT

In the U.S. there is a tax system on both a federal and state level. There are several types of taxes: income, payroll, property, sales, imports, estates and gifts, as well as various fees. Federal and state taxes are completely separate and each has its own authority to charge taxes. You should also keep in mind that within the state there may be several jurisdictions that also charge taxes. For example, counties or towns may charge their own school taxes that are in addition to state taxes.

In America an individual's marginal income tax bracket depends upon his or her income and tax-filing classification.



SCHOOL

When

The American school year traditionally begins at the end of August or the day after Labor Day in September, after summer recess.

Kindergarten/Reception

Children aged 5-6 usually spend their first year in Kindergarten, where they are prepared for the later years of school, before moving up to Year 1.

Elementary School

In general primary school goes until Grade 5 in America (age 10/11).

Middle School

In America the school system also includes middle school. This level of schooling begins at Grade 6 (age 11/12) and goes until Grade 8 (13/14).

High School

After Middle School students move up to high school. This includes Grade 9 (age 14-15) up to Grade 12 (age 17/18). After grade 12 students graduate and often become eligible for admission to higher education (college or university).

Prices

Prices for school vary in different areas.



HEALTH

Healthcare in the U.S. is provided by a variety of organisations. In comparison to a country like Canada that has a single-payer, mostly publicly-funded system; the U.S. has a multi-payer, public-private funded system.

Health care facilities in America are largely owned and operated by private sector businesses, while health insurance for public sector employees is primarily provided by the government.

Americans access their medical insurance through employment-based programs, private health insurance companies, and Medicaid. According to a Census Bureau report, in 2010 there was a 64% decrease in people covered by private health insurance. Private health coverage has continued to decline since 2001 while people being covered by government sponsored health insurance programs has been increasing.

The main health care programs in America include Medicare, Medicaid, TRICARE, the Children's Health Insurance Program, and the Veterans Health Administration. These programs provide 60-65% of healthcare.

Note: Although ownership of the health care system is mainly in private hands, federal, state, county, and city governments also own certain facilities.

CULTURE



History

Before the arrival of European colonists in the 17th Century, America was populated by Indigenous groups of people. By the 1770s, there were thirteen British colonies in America containing two and a half million people. By 1776 these colonies had declared independence and became the United States of America.

Other big moments in American history include the assassination of Abraham Lincoln, the purchase of Louisiana, the assassination of John F. Kennedy, the American Revolution, the Civil War, the Manhattan Project, the Vietnam War, September 11 and the death of Osama Bin Laden.

Sport

In America, the most popular sports include American football, baseball, basketball and ice hockey. The four Major leagues in the United States are the National Basketball Association (NBA), National Football League (NFL), Major League Baseball (MLB), the National Hockey League (NHL). These Leagues receive massive media exposure and are a huge part of American culture.

Fun Fact

George Washington was apparently the largest distiller of whiskey in the new American nation during the late 1700s. In the year before his death (1798), Washington's distillery produced 11,000 gallons of whiskey.

Must See Movies Before You Move

Die Hard
Fight Club
Goodfellas
Anchorman: The Legend of Ron Burgundy
Borat: Cultural Learnings of America for Kazakhstan

HOUSING

RENTING

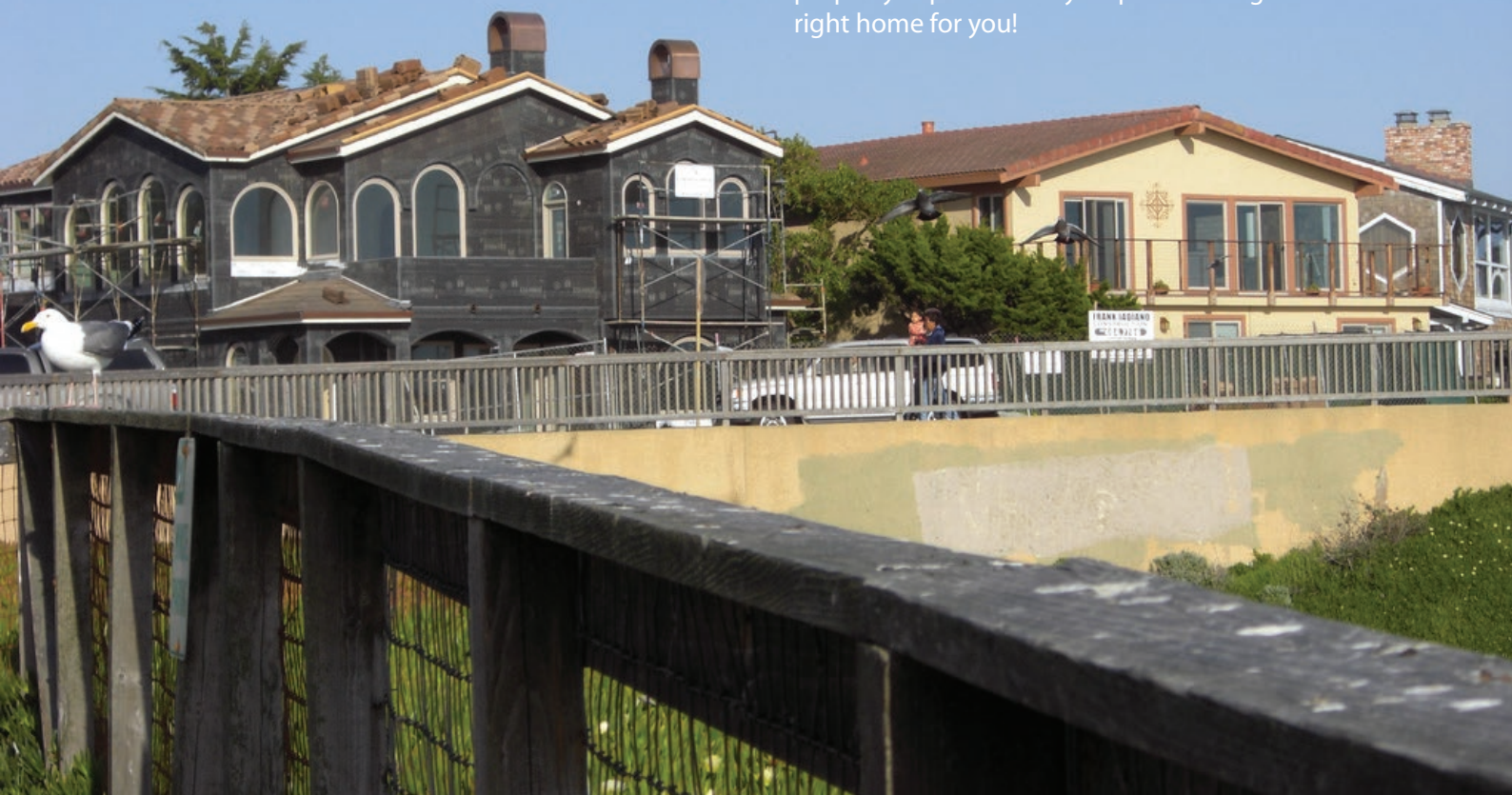
As with most countries, the further the property is out from larger cities, the cheaper the rental rate. In general, renting a 1 bedroom apartment in the city centre costs between \$650-\$1,400, a 1 bedroom apartment outside the city centre between \$550-\$950, a 3 bedroom apartment in the city centre between \$1,100-\$2,400, and a 3 bedroom apartment outside the city centre \$950-\$1,700.

BUYING

Though the process of buying a house in America is unique in every state, below is a list of likely things you will have to think about and do when buying a house.

1. Work Out How Much You Can Afford
2. Find the Right Real Estate Agent for Your Needs and Wants
3. Find a Mortgage Lender
4. Get a Mortgage Agreement
5. Choose Your Home
6. Hire a Solicitor
7. Make an Offer
8. Have a Survey and Valuation Done
9. Do Any Necessary Legal Work
10. Arrange for Life Assurance
11. Finalise Your Mortgage
12. Exchange Contracts
13. Organise Your Move
14. Finalise Your Contract Details
15. Move In!

Remember: Shopping around, doing your homework and taking good advice from property experts are key steps to finding the right home for you!



LOCATIONS

Families

According to a study conducted by Forbes, the top ten metro areas for raising a family in America include:

- + Grand Rapids, Michigan
- + Boise, Idaho
- + Provo, Utah
- + Youngstown, Ohio
- + Raleigh, North Carolina
- + Poughkeepsie, New York
- + Omaha, Nebraska
- + Ogden, Utah
- + Cincinnati, Ohio
- + Worcester, Massachusetts

These findings are based on median income, overall cost of living, housing affordability, commuting delays, percentage of families owning homes, crime rate and education quality (mainly test scores).

Retirees

Some of the best places for retiring in America include:

- + Alexandria, Louisiana
- + Ames, Iowa
- + Austin, Texas
- + Bangor, Maine
- + Billings, Montana
- + Charlotte, North Carolina
- + Fargo, North Dakota
- + Clearwater, Florida
- + Prescott, Arizona
- + Winston-Salem, North Carolina

This data was gathered by Forbes and considered living and housing costs, taxes, weather, air quality, doctor availability, crime rates and active-lifestyle rankings for bicycling and volunteering. The Milken Institute's latest ranking of "Best Cities for Successful Aging" was also taken into account.

Newcomers

Moving to America and want to live in a friendly area? According to Forbes, the following are America's friendliest towns:

- + Sammamish, Washington
- + Orinda, California
- + Fishers, Indiana
- + Seal Beach, California
- + Westerville, Ohio
- + Frisco, Texas
- + Alpharetta, Georgia
- + Downers Grove, Illinois
- + Hamilton, New York
- + Herndon, Virginia

These results were based on four data points: percentage of owner-occupied homes (studies have shown a direct correlation between homeownership and neighborhood stability); the crime rate; charitable giving; and the percentage of college graduates (research has found that college-educated folks typically display more civic engagement, with higher rates of voting and volunteering).