

HOUSING

Some institutions maintain a housing office where you can obtain information regarding housing availability and rent prices in the area. Along with the local rental listings, the housing office may also have web links to local newspapers and other resources. If your institution does not have a housing office, check the classified section of the local newspaper in your new community. Most newspapers make these classified apartments and housing ads available online.

Limited transitional housing may be available for incoming postdocs at some institutions. Sometimes these apartments are furnished and are close to campus. They are typically available on a short-term basis and on a first-come, first served basis.

Tips:

- If possible, visit the place before finalizing the lease agreement or transferring funds.
- Please note that most landlords and rental agencies may require a good referral and a security deposit and/or the first and last month's rent.
- A co-signer or a vouching person (U.S. citizens) may also be requested for signing a rental agreement.
- Check the facilities that are included and excluded in the lease.
- Most landlords insist you purchase rental insurance to protect your belongings. Generally, rental insurance is cheaper especially if you use the same company that insures your car.

OPENING UTILITY ACCOUNTS

When renting a place, you are most likely be responsible for setting up the utilities (e.g. electricity, water, gas, telephone). You need to call the local provider for each of these services and to open account services with them. They usually request some titles from their customers: a social security number (SSN), and often a proof of residency (lease agreement or rental insurance). This can be rather confusing when you first come to the United States but remember that usually your institution or your advisor can vouch for you to overcome these seemingly contradictory requests while you get an SSN and some credit history in the United States.

Tips:

- Before approaching the provider, check with your landlord regarding the companies that provide local services for best offers.

HEALTH INSURANCE AND ACCESS TO CARE

Most U.S. citizens obtain health insurance coverage through their employers, as there is only limited coverage available for U.S. citizens through the government (Medicaid/Medicare). Be sure to ask your PI or host institution (mostly HR/ benefits office) what your health benefits (if any) will be. Many employers require their employees to pay a portion of the total cost of health insurance through payroll deduction. Many provide access to health insurance for family

members of the employee, but typically at full cost. Some employers provide a range of health insurance options, such as health maintenance organizations, preferred provider plans, and traditional indemnity. Sometimes prescription coverage, vision, and dental care are treated separately. These plans may require additional payments at the time that health care services are provided. Most employers have a benefits summary available to explain these options in more detail.

If your institution will not pay for any of your health insurance, you may still be able to purchase coverage through a group plan at your institution. Check with the personnel or human resources office to confirm. If you cannot obtain group coverage through your institution, some membership associations may offer coverage. For example, the National Association of Graduate-Professional Students (NAGPS) offers group health insurance to its members. This coverage is available to postdocs who join NAGPS.

In the case of bona fide medical emergencies, U.S. law requires hospitals to provide emergency care regardless of citizenship status or health insurance coverage. Do not hesitate to obtain emergency services for you or your family if a crisis occurs.

Tips:

- Make sure that the health plan you have opted meets the requirements for your visa status.
- Medical insurance in the United States is generally expensive, so set up your insurance and primary health care provider sooner than later.
- Familiarize yourself with health insurance coverage in terms of deductibles, co-payment, co-insurance, etc.

SOCIAL SECURITY NUMBER

Postdocs need to obtain a social security card in order to get paid for their work in the United States. Your social security number is used to keep a record of your earnings. Before filling out an application, you may want to check-in at the personnel or human resources or an international office at your institution, for assistance to file an application and to avoid any substantial delay in obtaining your social security number. Sometimes, additional delays may be possible, as the Social Security Administration must receive data from the Department of Homeland Security (DHS, previously INS) when individuals first enter the United States. We recommend going to the Social Security office two weeks after your arrival to allow for information transfer. You should bring your passport, immigration documents and your appointment letter from your home institution to the Social Security office. It may take anywhere from three to six weeks to receive your social security number; however, you should ask the personnel office if your institution will still pay your salary while you are in the process of applying for a number.

You will receive your social security card in the mail. Banks, landlords, and other businesses may sometimes ask for your social security number. Be sure to verify why the number is needed and use discretion when giving it out.

Tips:

- Before filling your application, make sure that you have all the required documents and recent I94 form.
- Don't disclose your SSN over email or over the phone. Someone illegally using your SSN and assuming your identity can cause a lot of problems.

BANK ACCOUNT

After your arrival, directly contact the local bank branch for opening an account. You are required to bring an appointment letter, passport and other documents for account opening. If you need any assistance, contact the international office or postdoc association at your institution.

Tips:

- Familiarize yourself with different types of accounts – saving and checking accounts; taxable and non-taxable accounts, etc.
- If you need a checkbook or debit card, you may have to contact the local branch or apply through online banking.

DRIVER'S LICENSE

In the United States, the laws governing drivers are handled by the individual states. In general, if you are employed here or become a resident, you will need to obtain a state driver's license within a certain time period. If you are a visitor with a valid driver's license from your home state or home country, you may be able to drive in your new state of residence without getting a state driver's license, as long as your home country's license remains in effect and valid. In some states, you may be able to drive using your license from your home country if you have an international driver's permit (IDP). You obtain the IDP from your home country. If you are an international postdoc or visitor at your institution but are receiving your income directly from an outside source, the procedures for obtaining a driver license may be different.

You should contact the local Department of Motor Vehicles (DMV) or Motor Vehicle Administration (MVA) for more details. Most telephone directories have these local, state and federal government listings published in the blue pages. Every state government has a website, and information about drivers' licenses and other applicable state laws may be found on these web pages. Lastly, note that some insurance companies will require a state driver's license sooner than the DMV/MVA in order to insure your vehicle.

In order to obtain a driver's license, you will generally need to take both a computer-based knowledge test and on-road driving test, along with passing a vision exam. Most states charge a fee and require various documents verifying your residence and identity, such as a passport, visa copy, SSN, recent I94, lease agreement, utility bill, etc. In some states, you are required to present home country driver's license or IDP and driver's history (an extract from the home country).

Tips:

- The laws for obtaining driver's license varies from state to state. Depending on your state of residence in the United States, prepare the documents that are required for filing the driver's license application.
- Carefully read the instructions provided on the state DMV webpage.
- If required, take brush-up classes from local driving schools.

AUTO INSURANCE

Once you have bought a car (purchased or leased), it needs to be inspected and registered before you apply for auto insurance. Many states also require that you have liability insurance in order to drive a car in that state. Securing liability and comprehensive insurance can be very expensive, especially if you have never driven before. First-time drivers can expect high insurance rates for the first 18 months they drive. After that period, if your driving record is good, you can expect your rates to drop somewhat. If you have driven overseas and have written proof of your good driving record, your insurance rates may decrease. So, compare the premium rates from many national insurance companies before choosing a policy.

Tips:

- Car needs to be inspected yearly and in some states, you may also require annual renewal of the number plate.
- Check vehicle identification number (VIN), if you are thinking of buying a used car.

TAXES

The U.S. federal government and many states collect a tax on U.S. income, which includes wages and scholarships. These taxes will be automatically deducted from your paycheck every month. Your institution should provide each employee with an itemized statement of taxable income for the prior calendar year (i.e. W2, 1099, 1042S or 592B) around mid-February. At the end of each calendar year, every taxpayer in the United States must file an appropriate tax return form depending on his or her income source. This tax form is basically a worksheet reporting all income and calculating the appropriate taxes owed. The deadline for filing a tax form is April 15 each year for those who received an income in the United States during the prior year (January 1 - December 31).

Each non-immigrant visa type has certain tax consequences for international postdocs. Depending on your eligibility, a tax treaty between your country and the United States may provide an exception from paying U.S. federal taxes and payroll taxes for a limited amount of time. Some states are excluded from state taxes. Please note that for some countries such as the United Kingdom, Germany, the Netherlands, and perhaps others, the tax treaty is valid only if your stay in the United States does not exceed exactly two years from your date of arrival. That is, if you stay one day beyond two years, you will be responsible for all past taxes. You may choose to waive the treaty benefits and pay the federal taxes if you know that you will be in the United States beyond two years. For your information, the tax treaties between countries are based on the international reciprocity rule: the United States will treat citizens from your country the same way your country treats U.S. citizens working in your home country. The payroll staff in your institution's human resources office can explain your individual tax situation. However, they are not generally allowed to offer any tax advice. Some international offices though may

organize tax seminars or even tax filing help during the first few months of the year, so we encourage you to find out what is the situation in your institution.

Links to information regarding international postdocs and taxes:

- [Internal Revenue Service](#) (I.R.S., the U.S. tax agency). Tax forms are also available at local U.S. Post Offices.
- [U.S. Tax Guide for Aliens](#): For use in preparing federal tax returns
- [U.S. Tax Treaties](#)
- [Withholding of Tax on Nonresident Aliens and Foreign Entities](#)
- Stanford [Tax Information for International Students and Scholars](#)
- [UCLA Postdoc Tax Information](#)
- University of Texas at Austin: [Social Security & Taxes](#) (non-resident aliens):

U.S. CULTURE

For selected information regarding U.S. culture, see International Student's [website](#). This website covers topics such as basic facts and statistics about the U.S. culture, national holidays, noteworthy places and people, and etiquette.

GENERAL TIPS:

- Credit card: Without credit history/score it might be difficult to get a credit card. Initially, referral works better with lesser rejection probability. Please note that you will need an SSN for processing credit card application.
- Moving with a spouse and children: Check with your HR office for dependent health insurance, child care facilities and allowances offered by your institution.
- Familiarize yourself with the geographical location of your institute and be prepared for the seasonal weather changes.
- The Metric System: You will notice that for everyday life, the United States still uses the English measurement system. Here is a useful site regarding metric and conversions:
 - [Math connect](#)
- General Resources: This website is offered by for-profit commercial ventures. No endorsement is implied.
 - [American Immigration Center](#)

Building Credit

Nowadays, credit is required for almost everything from getting a cell phone, to renting an apartment and applying for a car or a loan. In the United States, credit cards are almost an essential part of modern daily life and are commonly used for transactions such as renting a car or purchasing airline tickets.

However, credit cards are more than just a convenience in the United States -- credit card usage is also the primary means of establishing a credit history. Without a credit history, most U.S. financial institutions are reluctant to extend credit to foreign nationals. This makes it difficult to obtain financing for a vehicle, for example, and many international postdocs end up paying cash in full for such purchases. One of the best ways to build your credit history is to apply for and responsibly use a credit card. It's important to keep in mind that not all cards are the same. Each credit card comes with different rates, features, benefits and fees. Make sure to research all of your options to find a card offering the most benefits like low interest rate, no annual fee, cash rewards and a reasonable credit limit. You should also pay close attention to the billing cycles to make sure you understand the payment policies, so you can avoid any potential fees. Listed below are options for obtaining a credit card:

- Apply for and obtain a credit card.
 - You can start with a Costco membership for which you have to pay an annual fee of around \$55 and this comes with a credit card application tied with Costco.
 - Try applying for a Discover credit card, even with a zero-credit history Discover offers credit card with low credit levels in the beginning.
 - Obtain a charge card through a major department store (e.g. Macy's). As a foreign national, such cards are easier to obtain than credit cards. Although you will only be able to use charge cards at the individual department store, this can be a quick and inexpensive means to establish a credit history in the United States and can make it easier for you to obtain other types of credit (e.g. vehicle loan, traditional credit card).
 - If you have no credit or low credit scores, the [Deserve Classic](#) is a top contender. No security deposit is required, and the Deserve Classic offers a credit line that goes as high as \$1,500, depending on eligibility.
 - [Petal Visa](#) issues credit cards based on applicants' income, expenses, savings and debts. You must be a U.S. resident with a valid social security number or an individual taxpayer identification number to qualify.
 - *Ask your university to set up a program with a local bank or credit union to provide foreign nationals access to credit cards. Such a program has been implemented at the University of Alabama in Birmingham (UAB), the University of Texas Medical Branch in Galveston and at several other institutions.*
 - *Apply for a secured credit card.* This requires you to open and maintain a savings account as security for your line of credit. You are then given a line of credit as a percentage of the amount you put into savings, typically ranging from 50-100 percent. A secured credit card is easier to get than an unsecured credit card, however the annual percentage rate on a secured card is often higher. Avoid applying for a secured credit card from an un-reputable source ([read more](#)).
 - *Become a secondary holder on another person's credit card.* As a secondary cardholder, you get the same purchasing power as the primary cardholder, but

the primary cardholder is contractually responsible for the bill. The account and the payment history will, however, be detailed on YOUR credit report. This can be an excellent way to establish credit if the account is well-managed. However, if the account goes unpaid, then this information will hurt your credit score. [View](#) the pros and cons of being a secondary cardholder.

Beginners Guide to Income Taxes for International Postdocs

Please note: We are not income tax attorneys or certified public accountants. Please contact the IRS and/or income tax professionals with your questions, for the most recent information on taxation, or for assistance in preparing income tax forms. This information is meant only to provide basic information on taxation.

The United States taxation system is byzantine, and international postdocs working for U.S. employers should be prepared to invest some time to understand the regulations of this system. Because of the breadth of this system, this article will not cover all aspects but only discuss the major issues. To begin the process of filing income taxes, it's a good start to read through the resources listed on the [IRS Web page for foreign students and scholars](#).

The IRS makes a distinction between residents and non-residents for taxation purposes, that can often differ from that made by immigration officials. International visitors are considered residents for income tax purposes after a certain amount of time based on several criteria like their visa status and the time they have been physically present in the country. It's also possible to have dual status for a year when someone would be considered, for example, non-resident for part of a year and resident for the rest of the year, in which case the individual is allowed to decide to file taxes either as a resident or non-resident.

The amount of income tax withheld from every paycheck depends on the information reported on Form W-4 when an individual begins employment. Some employers let you decide not to have any withholding and pay taxes on your own, but it takes discipline and good financial knowledge to save the necessary amount of money. Married couples, in case they are considered residents, can file tax reports jointly or separately. The amount of withholding may differ quite a lot and it's worth it to make a decision based on calculating income tax in each case using a [tax table](#).

Although some research institutes may use software systems like Glacier or Cintax to collect financial information in order to expedite the filing of tax reports online, most institutes will provide tax guides, which explain basic terms and organize useful web links to help with submission of tax reports. Please contact the university's international office and their website to help identify for any tax software and general advice around taxation. Because giving financial advice is a risky business, many institutes organize seminars where tax lawyers are invited to advise international employees and also to offer their services.

The United States has concluded [tax treaty agreements](#) affecting non-resident taxpayers from about 50 countries. Treaties generally exempt the income of foreign teachers and researchers for a period of two years, but eligibility may be restricted. Recipients of scholarships, or other non-taxable incomes, still have to file a tax report even if they don't pay income taxes.

Most of the states have local income taxes, except these seven: Alaska, Florida, Nevada, South Dakota, Texas, Washington and Wyoming, while two others - New Hampshire and Tennessee - tax only dividend and interest income. Non-resident aliens don't have to pay local taxes and Social Security or Medicare taxes, but residents do, despite the fact that they can't use these services and that money can never be recovered.

Paying and reporting your income tax correctly is important not only for the obvious reason of obeying the law, but it will also support your claim if you should apply for an immigrant visa.

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