

# NGAPS+ Informal Guide for Foreign Nationals (FN)

*Last updated: February 2022*

Moving to live and work in a new country is incredibly exciting, but it can also be a confusing time when it comes to understanding the different steps needed to move, settle and function in the new place. The following is intended to serve as an informal guide for the main steps a foreign national (non-U.S. citizens) must undertake and consists of tips and knowledge gained from other foreign nationals who have already been through the process. Be aware that the information below is up to date as far as we are aware at the time of writing, but always make sure to double-check all details. A useful resource for current travel requirements regarding the COVID-19 pandemic is found here <https://www.nafsa.org/regulatory-information/covid-19-restrictions-us-visas-and-entry>.

The most important things to set up/obtain in the early days (before arriving in the U.S., and your first few weeks) are your (1) visa, (2) U.S. health coverage, (3) housing, (4) getting a U.S. bank account and (5) getting a social security number. **You will need to ensure that your visa, U.S. health coverage, and housing (or at least temporary housing) is all in place before moving, while opening a U.S. bank account and obtaining a social security number should be done upon arrival.** Later, you will need to think about filing U.S. taxes (vital to do once per year if you are earning money in the U.S.), building a U.S. credit history, getting a phone number, and possibly obtaining a U.S. driver's license, buying a car, etc. Each of these topics are briefly covered in turn below, and a list of useful links are provided for further details. Make sure that you stay in communication with your university and/or sponsoring organizations for steps (1) and (2), as you both have a responsibility to make sure that these are in place. Past experiences have shown that communication can be lacking sometimes from certain universities, and thus it is important to be proactive and to continue to reach out when you think things are not progressing sufficiently.

- **Visa process:** you will most likely be on (or applying for) a J-1 visa in order to come work at NASA as a postdoctoral researcher, student, or research scholar. Your university/employer will initiate this and should handle most of the J-1 application process, however, it is important to understand the process and the required steps and documents. You will be responsible for completing a DS-160 form, booking a visa interview with a U.S. Embassy or Consulate, and bringing along the DS-2019 (provided by your university/employer) as well as any other supporting paperwork (U.S. format passport photos, offer letter, proof of ties to your non-U.S. home country, etc.). The following link is a fantastic resource which explains the various steps: <https://www.bu.edu/isso/travel-visas/apply-for-a-visa/initial-visa-application/visa-2/>
- **Health insurance coverage:** Make sure that you and any family members who are moving with you are covered by health insurance from the day you enter the country. A *requirement* of the J-1 visa is health coverage and employer provided health insurance typically does not start until your contract begins. In some cases, your employer may only offer healthcare benefits after a certain period of employment (i.e., after one month or so of your employment start date). There are solutions for temporary health insurance which are easy to arrange and affordable, and this is *very important* to do.

- Housing:** Moving to the DC area is expensive. Generally, a deposit of 1 or 2 months of rent must be paid in advance, the cost of living in the area is high, and your first paycheck will not arrive before the end of the month (or halfway in the month if paid bi-weekly). From personal experiences, *at least* \$5000 is required to obtain housing (including payment of rent deposit), buy some furniture, and cover the cost of living during the first month, not to mention any moving/relocation costs you may have had to pay upfront.
  - As a foreign national, checks/cheques from your home bank (if they even still offer them!) will likely not be accepted in the U.S. In which case, and assuming you have not yet opened a U.S. bank account, a good tip is to go to any U.S. Postal Office and get a “Money Order”, using your cash and/or sometimes your home debit card to pay. The U.S. Post Office will give you a slip of paper which you give to the letting/leasing company/person as payment. Note that there will unfortunately be a fee associated with a Money Order, and this is dependent upon the value of the required Money Order. The U.S. Post Office limits you to a maximum value of \$1000 per Money Order. Thus, if you need to cover \$2000, you will need to get two Money Orders of \$1000 each and pay the respective fees for each Money Order. A Money Order is treated as cash though, so be very careful not to lose it, as anyone can cash it (unlike checks/cheques in which only the stated person can cash it).
  - What is included in your rent varies by who you are renting from (an individual, a property management company, or an apartment building) and the specifics of your lease. Utilities can add up quick so you should figure out what exactly is included in your rent for budgeting purposes (please note that utility costs vary a lot based on providers and usage). In the DC area: water, sewage, and trash-pick up are *usually* included in your rent cost. Electricity, gas, and parking space(s) are *sometimes* included in monthly rent. Cable TV, landline phone, and internet are *rarely* included. Generally, your landlord or property management company is responsible for repairs and major maintenance. But you might be liable for routine maintenance like changing air filters, light bulbs, etc. Keep in mind that some utilities may require a deposit, especially if you do not have a credit history. These are often refundable after 6 months or after a year of on-time payments.
  - NGAPS+ has produced a 2021 Housing Information Guide which provides more detail on where to look for housing and information on the various DC area neighborhoods:  
[https://gewa.gsfc.nasa.gov/clubs/ngaps/docs/NGAPS\\_housing\\_information\\_2021\\_v2.pdf](https://gewa.gsfc.nasa.gov/clubs/ngaps/docs/NGAPS_housing_information_2021_v2.pdf)
- Opening a U.S. bank account:** You will typically need to open a U.S. bank account in order to be paid. To open a U.S. bank account (typically called a “Checking Account”), you typically need to provide your SSN and proof-of-residence (i.e., rent contract or utility contract/bill that has your name and address). For the first few pay periods, your employer may write/“cut” you a check that you need to physically deposit into your checking account. However, once you open a bank account, you should make sure to set up a “Direct Deposit” with them and your employer so that following this initial period, they can pay you directly/electronically into your account.
  - Many new FNs choose to open their first bank account with the NASA Federal Credit Union (NASA FCU; [www.nasafcu.com](http://www.nasafcu.com)) as there is a branch located inside

NASA Goddard Space Flight Center (GSFC), in addition to a number of branches located in the local area. The GSFC branch in particular seems to have a lot of experience opening accounts for foreign national postdocs. There are plenty of other banks though, so be sure to research which best fits your needs!

- Also, note that not all banks have IBAN and/or BIC-SWIFT codes, making international transactions more challenging (the NASA FCU does not have one). One can still wire money from U.S. bank to home bank, but there are often large wire fees associated with both banks. For international transactions, there are many reputable online companies which specialize in international bank transfers with fees considerably lower than most bank wire fees, so these are worth checking out.
- Another caveat (which may not apply to your home country bank) is that you are often charged a fee for withdrawing your money from any cashpoint/ATM not operated by your specific U.S. bank, and this can obviously add up over time. Different banks will have different policies regarding how they charge for use of other companies' ATMs, so it is definitely worth keeping this in mind if you foresee yourself withdrawing cash frequently, and your U.S. bank does not have many ATMs in your area or in U.S. locations where you may travel to.
- **Obtaining a social security number:** You will need to obtain a Social Security number (SSN), which you can get from the nearest Social Security Administration office (<https://www.ssa.gov/ssnumber/>) 14 days after your arrival in the U.S. We *strongly* encourage you to go get your SSN as soon as possible, as it is vital and you often cannot open a U.S. bank account without one, pay taxes, obtain credit, etc. Make sure to *never share your SSN with others* as this leaves you open to major identity fraud.

Once you have settled in and taken care of the above steps, the following points are important to keep in mind.

- **Filing U.S. taxes:** The U.S. tax year runs from January-December, and you are required to file U.S. tax returns every year even if you are on a J-1 visa and utilizing a tax-treaty. The filing date for the previous year's tax is usually in mid-April (for 2022, it is 18<sup>th</sup> April, but the date slightly shifts each year). If you have been in the U.S. for a partial year (i.e., if you arrive in September 2021), you are still required to file taxes for that year. In addition to Federal Taxes (to be submitted to the Internal Revenue Service, IRS), you are also responsible for State taxes (likely DC, MD or VA, depending on which one you live in). For some states (i.e., MD & VA) there is also a Local Tax payable (although this is calculated and submitted with your state return).
  - When the time comes to file your taxes, definitely seek guidance from your university/employer. Some universities employ foreign tax specialists which are an invaluable source of help, particularly with regard to tax treaties.
  - NGAPS+ has also compiled an informal tax guide which includes plenty of weblinks to specific IRS and state tax information pages:  
<https://gewa.gsfc.nasa.gov/clubs/ngaps/docs/2021-NGAPS+ Tax Guide v1.pdf>
- **Building a U.S. credit history:** The U.S. works with a credit score system. This system is run by three major credit bureaus (TransUnion, Equifax, & Experian) that assign a number between 300 (bad) to 850 (excellent), each bureau may have a slightly different

number based on their metrics. Without a credit score many services can be harder to obtain. Be sure to familiarize yourself with how to build credit score from the day you open your bank account. Note also that unlike other places (such as mainland Europe), the preferred way of making transactions is using a credit card, as this is insured and safer than using a debit card. A secured credit card is the easiest to get started. Rather frustratingly, a secured credit card in the US requires you to put a deposit down, and essentially borrow against yourself. For example, if you want a credit card with a credit limit of \$1000, you first need to deposit \$1000 into your bank, then they will give you a credit card with a limit of \$1000. Annoying and strange, but this is the easiest way to start building up a U.S. credit history. Once you are in the US for a while and have built some credit it is a good idea to keep an eye on your credit score reports from the three major bureaus. If someone steals your identity, then these reports may be the fastest way for you to find out. Unfortunately, the bureaus are somewhat predatory and want to charge you for these reports, but they are required by US law to provide a report for free at least once a year. Info on how to obtain these free reports can be found here:

<https://www.annualcreditreport.com>. Make sure to check all three bureau reports! A suspicious account may appear on one but not the others.

- **Getting a phone number:** Chances are you will want a cellular phone upon arrival in the U.S. Today's U.S. cell phone market poses several hurdles for foreign nationals, but there are options!

1. Prepaid Plans: "Prepaid" monthly plans allow you to pay one rate per month and do not require a contract. Prepaid plans provide options for unlimited talk, text, and data, and generally cost from \$35 to \$75 per month, depending on your plan and carrier. These plans are *ideal* for international scholars! You won't get a free phone, but you *will* save a lot of money and hassle. If you are bringing an "unlocked" phone from home, you can also just purchase a SIM card upon arriving in the U.S. to set up your plan. Note that due to different communication bands being used in different parts of the world, non-U.S. phones might not (fully) function. Double-check your particular phone ahead of time to make sure everything is compatible. The pros to a prepaid plan are that there is no credit check, no deposit required, and no contract. Plans are affordable and often unlimited, so you will not have any surprises on your bill. The cons are that they are not the most affordable if you need multiple lines (i.e., as part of a "Family Plan") and you are ineligible for discounted handsets.

2. Contract Plans: contract plans are a good option for international scholars if they will be in the U.S. longer than 1 or 2 years (the usual timeframe of cellphone contracts). With a contract plan you can often get a *highly* discounted or even a free phone when you sign-up with the company, which is a great perk. Keep in mind though that most contract plans require that you have a Social Security Number (SSN) so that they can check your credit. If you do not have a SSN then your cell phone provider might let you open an account but that will likely require a deposit (~\$500) which they return at the end of your contract. They will also likely charge you an early cancellation fee (~\$250) if you go back home before the end of your contract and need to cancel service. Make sure to check the duration of the contract before deciding!

- **Obtaining a driver's license:** Getting a driver's license depends on the state but is handled by visiting your respective state's department of transportation in-person. In DC, one can obtain it based on a foreign license and a theory and vision test. In Maryland, a

practical driving test is required as well (likely in your own or a friend's car). It appears that both Maryland Virginia have a reciprocity agreement with a limited number of countries (Canada, France, Germany, Japan, South Korea, and Taiwan) and nationals of these countries are able to change their foreign license for a Maryland or Virginia one. Otherwise, it appears that all other foreign nationals residing in Maryland and Virginia must pass a two-part knowledge exam, a road skills test, and a vision test. It is also worth noting that residents of Maryland may have to obtain a separate 3-hour drug and alcohol certificate before receiving their license.

- **Real ID:** Starting in Fall of 2021 all US States are required to switch their driver's license to "Real IDs". This is usually automatically done at your appointment to get your driver's license: just make sure you remember to bring all the required documents (including passport, visa, DS-2019, etc.). Starting May 2023, you will be required to use a real ID for accessing certain federal facilities and boarding aircraft as well.
- **Buying a car:** Unless you have a large amount of cash, most postdocs will turn to looking for used/second-hand cars when they first start looking. While it is possible to apply for a car/auto loan to buy a new car, or even lease/loan a new car, these typically require an established U.S. credit history which you are very unlikely to have (if this is your first time living in the U.S.). Depending on your home country, you may find that many of the used cars in the U.S. seem to be far more expensive than the equivalent might be back home. It is important to consider the used car's history before purchasing it. For example, often people may be wary of buying used cars from states that are prone to flooding (car might have flood damage), coastal locations (perhaps they have corrosion from salt water) or in the "rust belt" region. Definitely do your homework and be sure to take your potential car to a trusted car/auto mechanic before purchasing!
  - All cars and drivers in the U.S. are required to be insured (your bank may be a good place to start looking for plans). Insurance plan costs vary by what is covered, the type and age of the car, number of and driving history of the drivers to be insured, and location.
  - Regular car inspections are required in the DMV area. Virginia requires a yearly safety inspection that, by law, cannot cost more than \$20 (for a regular car) unless a problem is found. Maryland requires a one time, but more intensive safety inspection when you register your car. DC only requires a safety inspection once every other year. DC, VA, and MD all require every other year emissions inspections as well. Maintenance inspections can be performed at many local car repair shops as can VA emissions inspections. MD and DC emissions inspections must be performed at an official MD and DC inspection center, and DC emission inspections are now at a self-service kiosk (see more details for MD here: <https://mva.maryland.gov/vehicles/Pages/veip.aspx> and for DC here: <https://dmv.dc.gov/service/vehicle-inspections>). After your car has passed inspections, it must be registered with your state and renewed every year (or every other year if you opt for that). Registration fees and requirements vary by state but generally require a valid driver's license, proof of residence, and proof of ownership.
  - State property taxes are required by VA (every year) and MD (once at the time of registration). They are assessed by the car's estimated value and local tax rates.

The following websites are a good place to start when shopping for a used car:



- - here you can enter the Vehicle Identification Number (VIN) of any potential new-to-you car and check its history. In particular, check its history of use (was it a private vehicle? A rental? Used for business? Best to stay away from cars used as rental vehicles as they often haven't been driven that carefully...), check that the mileage on Carfax and on the car's odometer is the same, check for maintenance and damage records, and check to see that routine maintenance was performed. If you are buying from a dealer and are using a loan it is good to get a pre-approved interest rate from a bank of your liking before walking into the dealership. They may be able to beat it, but at least you have a backup.
- Kelley Blue Book (<https://www.kbb.com>) - here you can see the local "market" price for a particular car from either a private seller or auto dealer, depending on the condition of the car. This is also a fantastic guide to see if the car is overpriced, and/or if you have room to haggle on the price.

- **Join the NGAPS+ Foreign National "Buddy" Scheme:** NGAPS+ has recently implemented a "buddy" scheme in which we pair an incoming FN early career scientist with another FN who has already been through this whole process and can act as your informal support as you settle in. If interested in participating, please sign up using this Google Form (<https://forms.gle/H6CHiNXndAxNg5tVA>) introducing yourself and letting us know a little about what you will be working on, and we can make sure we pair you with someone with similar interests.
- **Check out the NGAPS+ website for more information** (<https://gewa.gsfc.nasa.gov/clubs/ngaps/>), and feel free to reach out to any of the individual NGAPS+ Co-Officers listed on the "About Us" tab if you have any questions.

- **Other useful resources:** National Postdoctoral Association's "International Postdoc Survival Guide" - [https://www.nationalpostdoc.org/page/International\\_Survival\\_Guide](https://www.nationalpostdoc.org/page/International_Survival_Guide)