



For immigrants, by immigrants.

International Relocation Guide

United States | Canada | United Kingdom | New Zealand | Australia

A practical handbook for immigrants, international students, skilled workers, professionals and families: what to prepare before you leave, and what to do in your first 90 days after you arrive.

Important — verify before you act

This guide is general educational information, current as of September 2026. It is not legal, tax, or financial advice. Immigration rules, fees, processing times, and tax laws change often and vary by state, province, or territory. Always confirm current details on the official government website linked in each section, and consult a qualified, regulated immigration lawyer, adviser, or tax professional before making decisions. All costs shown are illustrative estimates, not guarantees.

How NestArrival Helps

NestArrival is built for immigrants, by immigrants. We have been through the paperwork, the first bank appointment, and the first winter in a new country — and we built this guide for the people who come next.

What this guide gives you

- **Plain language.** Immigration and tax terms explained simply, without legal jargon.
- **One roadmap.** A single timeline from 90 days before you move to 90 days after you land, across five countries.
- **Official sources first.** Every section links to the relevant government site so you can confirm current rules yourself.
- **Scam protection.** Red flags, verification steps, and what to do if you've been targeted.
- **Practical checklists.** Step-by-step, tick-box lists for every stage of your move.
- **Country-specific detail.** Visas, taxes, banking, ID, transport, housing and healthcare explained separately for each of the five countries, because the rules are not the same.

How to use this guide

Work through Part 1 while you are still in your home country. Use Part 2 to identify your visa route, and Parts 5–16 to prepare finances, banking, and documents. Use Parts 8–9 in your first 30 days after arrival. Use Part 18, the Relocation Command Center, as your one-page master tracker throughout.

What NestArrival is not

NestArrival is an educational resource. We are not a law firm, a licensed immigration adviser, or a tax or financial adviser. We do not submit applications on your behalf and we do not guarantee any outcome. For advice on your specific situation, use a regulated professional (see Part 3).

Part 1 — Before You Relocate

Immigration checklist

- Passport valid well beyond your planned stay (many routes require 6+ months' validity — check your specific visa).
- Visa route identified and eligibility confirmed on the official government page (see Part 2).
- Core documents gathered: birth and marriage certificates, degrees, transcripts, employment letters, reference letters.
- Certified translations obtained for any document not in English, using a translator type the government accepts.
- Police / background certificates requested from every country you lived in for the required period (these can take weeks to months).
- Medical examination booked only with a government-approved (panel) physician, if your route requires one.
- Biometrics (fingerprints and photo) booked only once invited — never in advance.
- Professional credentials assessed if your occupation is regulated (nursing, engineering, teaching, law, trades).
- Proof of funds documented in the format the visa requires (bank letter, statements, sponsor documents).
- Travel and health insurance purchased to cover the gap before local coverage begins.
- All visa and application fees paid only on the official government portal, with every receipt saved.

Newcomer Tip

Keep digital copies of every document in cloud storage, plus one printed set in your carry-on luggage. Never pack original certificates or your passport in checked baggage.

What can cause delays

- Missing, unclear, or inconsistent documents
- Name, date, or spelling mismatches across documents
- Unpaid or incorrectly paid fees
- Late police certificates or medical exams
- Incomplete employment or education history
- High seasonal application volumes at the visa office

What can cause a refusal

- Insufficient proof of funds
- Doubt about intent to leave at the end of a temporary stay (common for visitor and student visas)
- False, missing, or inconsistent information (this can trigger multi-year bans for misrepresentation)
- Failing eligibility, health, or security requirements

If your visa is refused

Read the refusal letter carefully for the exact reasons given and any deadlines. Some countries allow an appeal, administrative review, or judicial review; others only allow a fresh application. Speak with a regulated immigration lawyer or adviser (Part 3) before reapplying, especially if the refusal mentions misrepresentation.

Financial preparation

Before you relocate, budget for: government and professional fees, flights, 2–4 weeks of temporary housing, a rental deposit plus first month's rent, food, local transport, a SIM, insurance, household basics, and an emergency reserve. Many newcomers aim to have at least **three months of living costs** available beyond the direct cost of the move, though some visas set their own minimum required funds — always check your specific route.

Sample budgets by profile (illustrative, first 3 months, excluding visa fees and flights)

Profile	Low estimate (USD equiv.)	High estimate (USD equiv.)	Notes
Single person	\$9,000	\$18,000	Shared or studio housing, public transport
Couple	\$14,000	\$27,000	1-bedroom rental, two phone plans
Family with 2 children	\$22,000	\$42,000	2–3 bedroom rental, childcare/school costs extra
Student	\$7,000	\$14,000	Excludes tuition; shared housing assumed

Figures are illustrative estimates only, not guaranteed costs. Major cities (New York, Toronto, London, Auckland, Sydney) typically sit at or above the high end. See Part 15 for country-specific ranges.

Relocation budget categories to plan for

- Visa / immigration application and biometric fees
- Flights (one-way or return, plus excess baggage)
- Temporary accommodation (hotel, short-term rental, hostel)
- Rental deposit and first month's rent
- Food and groceries
- Local transportation (transit pass, rideshare, fuel)
- SIM card or eSIM plan
- Home internet setup
- Health and travel insurance
- Furniture and household essentials
- Government fees (ID, licence, registration)
- Professional fees (lawyer, adviser, translator, credential assessment)
- Emergency fund

Part 2 — Visa Types by Country

The routes below are the ones most relevant to newcomers: students, skilled workers, employer-sponsored workers, family members, and visitors. This is not an exhaustive list of every visa category. Fees and processing times change frequently — always confirm current numbers on the official page linked for each country before applying.

United States

Official sources: travel.state.gov and uscis.gov. Fees and processing times change often — always check the live official page before applying.

Student (F-1 / M-1 / J-1)

Field	Detail
Who it's for	International students and exchange visitors
Basic eligibility	Acceptance (I-20/DS-2019) from a SEVP-approved school; proof of funds; ties to home country
General process	SEVIS registration, I-20/DS-2019, visa interview at a US embassy/consulate, biometrics
Government fees	SEVIS fee + visa application fee (check current amounts on travel.state.gov)
Processing time	Varies by embassy; book interviews early, especially in peak seasons
Work rights	Limited (on-campus, CPT/OPT for F-1 after eligibility)
Dependants	F-2/J-2 dependants allowed; work rights limited
Path to permanent residence	No direct path; requires a separate status change

Work (H-1B, L-1, O-1, TN)

Field	Detail
Who it's for	Skilled workers with a US employer or intracompany transfer
Basic eligibility	Employer petition (H-1B is capped and subject to an annual lottery); L-1 needs qualifying intracompany relationship
General process	Employer files petition with USCIS, then consular processing or status change
Government fees	Employer typically pays filing and legal fees; some fees may not be passed to the worker
Processing time	H-1B cap season is time-limited (spring); other categories vary
Work rights	Yes, tied to the sponsoring employer
Dependants	H-4/L-2/O-3 dependants allowed; some spouses may qualify for work authorization
Path to permanent residence	Possible via employer-sponsored green card (EB categories)

Employment-based green card (EB-1/2/3)

Field	Detail
Who it's for	Workers with a permanent job offer or extraordinary ability
Basic eligibility	Labor certification (PERM) for most categories; employer sponsorship

Field	Detail
General process	PERM (if required) → I-140 petition → adjustment of status or consular processing
Government fees	Government filing fees plus possible legal/PERM costs
Processing time	Backlogs vary significantly by category and country of birth — can be years for some
Work rights	Yes, once approved
Dependants	Spouse and unmarried children under 21 included
Path to permanent residence	This is the permanent residence pathway itself

Family-based immigration

Field	Detail
Who it's for	Spouses, children, parents, and siblings of US citizens/permanent residents
Basic eligibility	Qualifying family relationship; sponsor meets income requirements
General process	I-130 petition → visa availability → consular processing or adjustment of status
Government fees	Government filing fees; affidavit of support required
Processing time	Immediate relatives of citizens: no annual cap; other categories can have long waits
Work rights	Yes, once status is granted
Dependants	Included in the petition where applicable
Path to permanent residence	This is a permanent residence pathway

Visitor (B-1/B-2)

Field	Detail
Who it's for	Short-term business or tourism
Basic eligibility	Ties to home country; no intent to immigrate
General process	DS-160 application, visa interview, biometrics
Government fees	Visa application fee
Processing time	Varies by embassy wait times
Work rights	No
Dependants	Not applicable for short visits
Path to permanent residence	None — a separate status change is required

Canada

Official sources: canada.ca/immigration. Fees and processing times change often — always check the live official page before applying.

Study permit

Field	Detail
Who it's for	International students at a Designated Learning Institution (DLI)
Basic eligibility	Letter of acceptance from a DLI; proof of funds; ties to home country
General process	Apply online via IRCC; biometrics; some countries use the Student Direct Stream where available
Government fees	Government processing fee (check IRCC's current fee schedule)
Processing time	Varies by country of application; check IRCC's published service standards
Work rights	Limited off-campus work hours permitted for most permit holders
Dependants	Spouse/common-law partner may qualify for a work permit; minor children can attend school
Path to permanent residence	No direct path; often a stepping stone toward Canadian Experience Class

Work permits (employer-specific and open)

Field	Detail
Who it's for	Workers with a Canadian job offer, or eligible spouses/graduates
Basic eligibility	Employer-specific: usually needs a positive Labour Market Impact Assessment (LMIA) or an LMIA exemption; open permits have separate eligibility
General process	Employer or applicant applies through IRCC; biometrics required
Government fees	Government processing fee; LMIA fee paid by employer where applicable
Processing time	Varies by permit type and country
Work rights	Yes, per permit terms
Dependants	Spouse and dependent children may accompany
Path to permanent residence	Work experience can support Express Entry (Canadian Experience Class)

Express Entry

Field	Detail
Who it's for	Skilled workers under Federal Skilled Worker, Canadian Experience Class, or Federal Skilled Trades
Basic eligibility	Points-based profile (education, language, work experience, age); Invitation to Apply issued in periodic draws
General process	Create an Express Entry profile → receive ITA → submit full application → biometrics → decision
Government fees	Government processing fees for permanent residence application
Processing time	IRCC publishes current processing time estimates for Express Entry
Work rights	Yes, upon landing as a permanent resident

Field	Detail
Dependants	Spouse and dependent children included
Path to permanent residence	This is itself a permanent residence pathway

Provincial Nominee Program (PNP)

Field	Detail
Who it's for	Workers matching a specific province's or territory's labour needs
Basic eligibility	Each province sets its own streams and criteria; often linked to Express Entry or a separate application
General process	Apply to the province first for nomination, then to IRCC for permanent residence
Government fees	Provincial nomination fee plus federal PR application fee
Processing time	Varies significantly by province
Work rights	Depends on stream
Dependants	Spouse and dependent children included
Path to permanent residence	This is a permanent residence pathway

Family sponsorship

Field	Detail
Who it's for	Spouses, common-law/conjugal partners, dependent children, and some parents/grandparents
Basic eligibility	Sponsor must meet income and residency requirements; relationship must be genuine
General process	Sponsor submits application to IRCC; sponsored person applies for permanent residence
Government fees	Government processing fees
Processing time	Varies by relationship category
Work rights	Some sponsored persons may apply for an open work permit while PR is processed
Dependants	N/A — this is the family route itself
Path to permanent residence	This is a permanent residence pathway

Visitor visa / eTA

Field	Detail
Who it's for	Short-term tourism or business
Basic eligibility	Ties to home country; sufficient funds
General process	Apply online; eTA for visa-exempt travelers arriving by air, visitor visa otherwise
Government fees	Modest application fee
Processing time	Often fast for eTA; visitor visas vary
Work rights	No

Field	Detail
Dependants	Not applicable for short visits
Path to permanent residence	None

United Kingdom

Official sources: gov.uk/browse/visas-immigration. Fees and processing times change often — always check the live official page before applying.

Skilled Worker

Field	Detail
Who it's for	Workers with a job offer from a UK Home Office–licensed sponsor
Basic eligibility	Job at or above the required skill and salary threshold; sponsor's certificate of sponsorship
General process	Sponsor issues certificate of sponsorship → applicant applies online → biometrics
Government fees	Visa application fee plus the Immigration Health Surcharge (paid upfront for the visa length)
Processing time	Standard and priority service options are published by UKVI
Work rights	Yes, in the sponsored role (some flexibility to change employer with a new sponsorship)
Dependants	Partner and dependent children can apply alongside
Path to permanent residence	Can lead to settlement (Indefinite Leave to Remain) after a qualifying period

Student

Field	Detail
Who it's for	Students with an offer from a licensed student sponsor
Basic eligibility	Confirmation of Acceptance for Studies (CAS); funds; English language requirement
General process	Apply online after receiving CAS; biometrics
Government fees	Visa fee plus Immigration Health Surcharge
Processing time	UKVI publishes standard processing windows
Work rights	Limited work hours during term time for most students
Dependants	Dependants restricted for most courses below postgraduate level
Path to permanent residence	No direct path; Graduate route is a common next step

Graduate

Field	Detail
Who it's for	Recent graduates of UK universities wanting to work after study
Basic eligibility	Successful completion of an eligible UK degree while on a Student visa
General process	Apply from inside the UK before your Student visa expires
Government fees	Visa fee plus Immigration Health Surcharge
Processing time	Generally processed within the standard window
Work rights	Yes, largely unrestricted work rights for the visa's length
Dependants	Dependants who held permission as your dependant on the Student route may extend as your dependant

Field	Detail
Path to permanent residence	No direct path; typically used to secure a Skilled Worker sponsorship

Global Talent

Field	Detail
Who it's for	Recognised or promising leaders in academia, research, arts, culture, digital technology
Basic eligibility	Endorsement from a recognised UK endorsing body, or a prestigious prize
General process	Apply for endorsement first, then for the visa
Government fees	Endorsement fee plus visa fee and health surcharge
Processing time	Varies by endorsing body
Work rights	Yes, with flexibility to be self-employed or work for multiple employers
Dependants	Partner and children can apply
Path to permanent residence	Can lead to settlement after a qualifying period, often shorter than other routes

Innovator Founder

Field	Detail
Who it's for	Experienced businesspeople starting a new, innovative, viable, and scalable UK business
Basic eligibility	Endorsement from an approved endorsing body confirming the business idea
General process	Secure endorsement, then apply for the visa
Government fees	Endorsement and visa fees plus health surcharge
Processing time	Varies by endorsing body
Work rights	Yes, to run the endorsed business
Dependants	Partner and dependent children can apply
Path to permanent residence	Can lead to settlement after a qualifying period

Family and Visitor

Field	Detail
Who it's for	Partners, children, and parents of UK residents; short-term visitors
Basic eligibility	Genuine relationship and (for family routes) financial requirement; visitors show ties to home country and no work intent
General process	Apply online; biometrics for most categories
Government fees	Family route fees are substantial; visitor fee is comparatively modest
Processing time	UKVI publishes current windows
Work rights	Family route generally allows work; visitors cannot work
Dependants	Children included in family applications

Field	Detail
Path to permanent residence	Family route can lead to settlement after a qualifying period

New Zealand

Official sources: immigration.govt.nz. Fees and processing times change often — always check the live official page before applying.

Student

Field	Detail
Who it's for	Students enrolled with an approved education provider
Basic eligibility	Offer of place; sufficient funds; genuine intent to study; health insurance for most
General process	Apply online via Immigration New Zealand (INZ); provide biometrics
Government fees	Visa application fee plus the International Visitor Levy
Processing time	INZ publishes current processing time estimates
Work rights	Limited work rights for most fee-paying students
Dependants	Partner and dependent children may have separate visa options depending on your course level
Path to permanent residence	No direct path; often leads to post-study work options

Accredited Employer Work Visa (AEWV)

Field	Detail
Who it's for	Workers with a job offer from an INZ-accredited employer
Basic eligibility	Employer must hold accreditation; job check completed; role usually needs to meet pay and skill thresholds
General process	Employer completes accreditation and job check → worker applies for the visa
Government fees	Visa fee plus accreditation/job check fees generally paid by the employer
Processing time	INZ publishes current service standards
Work rights	Yes, tied to the accredited employer and role
Dependants	Partner and dependent children may accompany depending on your role's pay band
Path to permanent residence	Can support later residence applications depending on skill/pay level and time in New Zealand

Skilled residence (e.g., Skilled Migrant Category)

Field	Detail
Who it's for	Skilled workers seeking permanent residence
Basic eligibility	Points-based system considering skills, work experience, and qualifications
General process	Expression of interest → invitation to apply → residence application
Government fees	Application fees apply at each stage
Processing time	Varies with INZ's current allocation and processing volumes
Work rights	Yes, upon grant of residence
Dependants	Partner and dependent children included

Field	Detail
Path to permanent residence	This is itself a residence pathway

Partner and family

Field	Detail
Who it's for	Partners and some family members of New Zealand citizens or residents
Basic eligibility	Genuine and stable partnership, or qualifying family relationship
General process	Apply online with supporting evidence of the relationship
Government fees	Visa application fee
Processing time	Varies by category
Work rights	Partners of work/study visa holders may have work rights depending on the sponsor's visa
Dependants	N/A — this is the family route itself
Path to permanent residence	Some partnership categories lead to residence

Visitor

Field	Detail
Who it's for	Short-term tourism or business
Basic eligibility	Sufficient funds; onward/return travel; genuine visitor intent
General process	Apply online (NZeTA for many nationalities, or a visitor visa)
Government fees	Visa or NZeTA fee plus the visitor levy
Processing time	NZeTA is usually processed quickly; visitor visas vary
Work rights	No
Dependants	Not applicable for short visits
Path to permanent residence	None

Australia

Official sources: immi.homeaffairs.gov.au. Fees and processing times change often — always check the live official page before applying.

Student (subclass 500)

Field	Detail
Who it's for	Enrolled students at a registered course provider (CRICOS)
Basic eligibility	Confirmation of Enrolment; Genuine Student requirement; sufficient funds; Overseas Student Health Cover (OSHC)
General process	Apply online through ImmiAccount; biometrics for many applicants
Government fees	Visa application charge (published on the Department's fee schedule)
Processing time	The Department publishes current processing time ranges by visa subclass
Work rights	Capped work hours during study for most student visa holders
Dependants	Partner and dependent children may be included
Path to permanent residence	No direct path; often leads to post-study or skilled visas

Skilled independent / nominated (subclass 189/190/491)

Field	Detail
Who it's for	Skilled workers not sponsored by an employer
Basic eligibility	Points-tested; occupation on the relevant skilled occupation list; skills assessment required
General process	Submit an Expression of Interest via SkillSelect → receive an invitation → lodge the visa application
Government fees	Visa application charge; skills assessment fees are separate
Processing time	Varies by occupation demand and invitation rounds
Work rights	Yes
Dependants	Partner and dependent children can be included
Path to permanent residence	189 and 190 grant permanent residence directly; 491 is a provisional pathway toward permanent residence

Employer-sponsored (subclass 482/186/494)

Field	Detail
Who it's for	Workers with a job offer from an approved Australian sponsor
Basic eligibility	Employer must be an approved sponsor; occupation on the relevant list; relevant skills/experience
General process	Employer sponsors the position → nominates the worker → worker applies for the visa
Government fees	Sponsorship, nomination, and visa application charges (mostly employer-paid, though rules vary)
Processing time	Varies by stream and occupation
Work rights	Yes, tied to the sponsoring employer (482) or unrestricted for 186
Dependants	Partner and dependent children can be included

Field	Detail
Path to permanent residence	482 can lead to permanent residence (186); 186 and 494 grant or lead to permanent residence

Working Holiday Maker (subclass 417/462)

Field	Detail
Who it's for	Young people (usually 18–30/35) from eligible countries
Basic eligibility	Eligible passport; age limit; sufficient funds; first application usually made from outside Australia
General process	Apply online
Government fees	Visa application charge
Processing time	Often processed relatively quickly
Work rights	Yes, with some work-duration limits per employer
Dependants	Generally does not allow dependants to be included
Path to permanent residence	No direct path

Partner and family

Field	Detail
Who it's for	Partners, children, and some parents of Australian citizens/permanent residents
Basic eligibility	Genuine and continuing relationship, or qualifying family relationship
General process	Apply online with extensive supporting evidence
Government fees	Visa application charge (partner visas are comparatively costly)
Processing time	Partner visas can take a significant time; the Department publishes guides
Work rights	Partner visa holders generally have work rights
Dependants	N/A — this is the family route itself
Path to permanent residence	Partner visas lead to permanent residence in two stages

Visitor

Field	Detail
Who it's for	Short-term tourism or business
Basic eligibility	Sufficient funds; genuine visitor intent
General process	Apply online (eVisitor/ETA for many nationalities, or a Visitor visa)
Government fees	Fee varies by subclass (some are free for eligible passports)
Processing time	Often processed quickly for eVisitor/ETA
Work rights	No
Dependants	Not applicable for short visits

Field	Detail
Path to permanent residence	None

Visa route comparison

Country	Major routes	Work rights	PR pathway	Dependants	Processing time considerations
US	F-1, H-1B, L-1, O-1, family, green card	Tied to visa; F-1 limited	Employer, family, investment, lottery	Spouse and children on most routes	Varies widely ; long backlogs for some categories
Canada	Study/work permits, Express Entry, PNPs	Open or employer-specific	Express Entry, PNP, family	Spouse and children usually included	IRCC publishes current service standards per program
UK	Skilled Worker, Student, Graduate, Global Talent	Varies by route; Student limited	Settlement after a qualifying period	Partners and children on many routes	UKVI publishes standard and priority timelines
New Zealand	AEWV, Student, skilled residence	Employer- or study-linked	Skilled residence categories	Partner and children options vary by visa	Varies with INZ allocation and volumes
Australia	Student, skilled (189/190/491), employer-sponsored, WHM	Varies by visa; Student capped hours	Points-tested and employer routes	Included in many applications	Varies by subclass and invitation rounds

This comparison highlights differences in structure, not which country is 'better' — the right route depends entirely on your own circumstances.

Part 3 — Immigration Lawyers & Professional Help

Who to use, and when

- **Immigration lawyer:** best for refusals, appeals, complex immigration histories, criminal or medical inadmissibility issues, and anything that could end up in court.
- **Regulated immigration consultant / adviser:** can help with straightforward applications if properly licensed for your destination country.
- **Unauthorized agent:** anyone unlicensed who charges for immigration advice or representation. Avoid entirely — this is illegal in several of these countries and offers you no protection if something goes wrong.

Lawyer vs. consultant vs. unauthorized agent

A lawyer is admitted to practice law and bound by a law society's or bar's ethical rules. A licensed consultant or adviser is trained and regulated specifically for immigration matters but is not a lawyer, and their scope of practice may be narrower. An unauthorized agent has no formal accreditation, no regulator to complain to, and no professional insurance — using one leaves you with no recourse if your application is mishandled or your money disappears.

How to verify credentials, by country

Country	Regulator to check
United States	State bar association (for lawyers) or the DOJ's list of accredited representatives for non-profit organizations
Canada	College of Immigration and Citizenship Consultants (immigration consultants) or a provincial law society (lawyers)
United Kingdom	Office of the Immigration Services Commissioner (OISC) for advisers, or the Solicitors Regulation Authority / equivalent for lawyers
New Zealand	Immigration Advisers Authority (IAA)
Australia	Office of the Migration Agents Registration Authority (OMARA) for registered migration agents, or a state law society for lawyers

Typical fee structures

- Flat fee per application type (common for straightforward cases)
- Hourly rate (common for complex or litigated matters)
- Retainer plus disbursements (government fees, translation, courier) billed separately

Questions to ask before hiring someone

- Are you currently licensed/registered, and can you give me your registration number?
- What exactly is included in your fee, and what is billed separately?
- What is your estimated timeline, and what happens if the application is refused?
- Can I see a written service agreement before I pay anything?

- Who will actually handle my file — you personally, or a junior staff member?

Before You Pay an Immigration Professional — checklist

■ Registration number checked on the official regulator's public register · ■ Written agreement covering scope, timeline, and total cost · ■ Receipts kept for every payment · ■ No outcome is ever guaranteed in writing or verbally · ■ You retain your own government portal login and copies of all documents · ■ Government fees are paid directly to the government, never to the professional's personal account.

Part 4 — Visa Scams & Immigration Fraud

Immigration is a high-value target for fraud because applicants are often anxious, unfamiliar with local systems, and under time pressure. Knowing the common patterns is your best protection.

Common scams

- Fake job offers that promise a guaranteed visa in exchange for an upfront fee
- Fake visa approval notices or requests to pay to 'unlock' or 'release' your application
- Fake immigration agents or fraudulent websites copying real government pages
- Fake government emails, texts, or phone calls demanding urgent payment or threatening deportation
- Requests for payment via cryptocurrency, gift cards, or wire transfer to a personal account
- Guaranteed-visa or guaranteed-approval promises (no legitimate visa outcome is ever guaranteed)
- Fake sponsorships or fake employer letters
- Fake or altered documents offered for sale
- Fake accommodation listings targeting newcomers who cannot view a property in person
- Social-media groups or individuals claiming 'inside connections' at an embassy or immigration department

Avoid This

Never pay for a job that comes bundled with a 'guaranteed visa.' Never send your passport photo page, online banking login, or one-time verification codes to someone you have not independently verified.

How to verify an official government website

- Check the domain ends in the correct government suffix: .gov (US), .gc.ca (Canada), .gov.uk (UK), .govt.nz (New Zealand), .gov.au (Australia).
- Government sites do not ask for payment via crypto, gift cards, or wire transfer to a named individual.
- If you reached a page via a link in an email or social media ad, navigate to the official domain independently instead of clicking through.
- Look for a secure connection (https) — but note this alone does not guarantee legitimacy, since scam sites can also use https.

How to verify an immigration professional

Use the regulator lookups listed in Part 3 and search the person's registration number directly on the regulator's own website, not a number or link the person gives you.

What information you should never share unnecessarily

- Your passport's photo page, sent unencrypted or to an unverified party
- Online banking credentials or one-time passcodes
- Full copies of certificates before you have verified who is asking and why
- Payment card details over the phone to an unsolicited caller

Red Flags Checklist

■ Guaranteed approval promised · ■ Pressure to pay immediately · ■ Payment requested via personal bank transfer, crypto, or gift cards · ■ Contact from a free email address (Gmail, Outlook) claiming to be a government agency · ■ Website domain doesn't match the official government suffix · ■ You're asked to lie or omit information on an application · ■ No written contract is offered.

If you've already been scammed

- Stop all further payments immediately
- Keep every message, email, and receipt as evidence
- Contact your bank or card provider right away to attempt a reversal or freeze
- Change any passwords that may have been exposed
- Report to your local police
- Report to your national fraud reporting agency: US — Federal Trade Commission (reportfraud.ftc.gov); Canada — Canadian Anti-Fraud Centre; UK — Action Fraud; New Zealand — Netsafe / CERT NZ; Australia — Scamwatch
- If the scam affected an active immigration application, notify the relevant immigration authority directly

Part 5 — Taxes

Tax systems are progressive in every country covered here: higher portions of income are taxed at higher rates, rather than one flat rate applying to all of your income. Your exact rate depends on your income level, residency status, and — in the US, Canada, and Australia — your state/province, or in the UK, whether you're in Scotland or the rest of the UK. This section is educational only; consult a qualified tax professional about your own situation, especially regarding double taxation between your home country and your new one.

United States

Federal income tax is progressive, with brackets that apply to portions of your income. Most states add their own income tax (a handful of states charge none), and some cities add a local tax on top. There is no national sales tax or VAT; instead, states and many cities charge sales tax on purchases, at varying rates.

FICA payroll tax funds Social Security and Medicare and is withheld automatically from most paychecks; self-employed people pay both the employer and employee portions as self-employment tax.

Tax residency is generally based on holding a green card or passing the 'substantial presence test' (a formula based on days spent in the US over three years).

Get a Social Security Number (SSN) if you're eligible to work, or an Individual Taxpayer Identification Number (ITIN) if not. Federal returns are typically due around April 15 each year, though the exact date can shift — confirm on [irs.gov](https://www.irs.gov). Self-employed individuals generally must also pay estimated tax quarterly.

Newcomers should check whether a tax treaty exists between the US and their home country, which may reduce or eliminate double taxation on certain income. Official source: [irs.gov](https://www.irs.gov).

Canada

You pay federal income tax plus a separate provincial or territorial income tax; rates and brackets differ by province. GST (federal) plus PST or HST (varies by province) apply to most goods and services — some provinces combine them into a single HST rate.

Canada Pension Plan (CPP) or Quebec Pension Plan (QPP), plus Employment Insurance (EI), are deducted from most paycheques. Self-employed individuals pay both portions of CPP/QPP.

Tax residency is based on your residential ties to Canada (home, spouse, dependants) rather than a fixed day count alone.

Apply for a Social Insurance Number (SIN) as soon as you arrive — you need it to work and to file taxes. Returns are typically due April 30 (mid-June for self-employed individuals, though any balance owing is usually still due in April) — confirm current dates on [canada.ca](https://www.canada.ca).

Canada has tax treaties with many countries to help prevent double taxation; newcomers should also understand the 'newcomer' tax return rules that apply in your first year. Official source: [canada.ca](https://www.canada.ca) (Canada Revenue Agency).

United Kingdom

Income tax is progressive with bands that apply UK-wide (Scotland has its own separate band structure and rates). National Insurance contributions are a separate payroll deduction that also funds certain benefits. VAT of 20% applies to most goods and services (some items are reduced-rate or exempt).

The UK tax year runs from 6 April to 5 April the following year — not the calendar year. Most employees are taxed through PAYE (Pay As You Earn), withheld automatically by the employer.

Residency is determined using the Statutory Residence Test, which weighs days spent in the UK alongside other connecting factors.

Apply for a National Insurance number as soon as possible after arrival — it's needed for employment and benefits. Anyone who needs to file a Self Assessment return usually faces a deadline of 31 January following the tax year for online filing (confirm current dates on gov.uk).

Self-employed individuals register for Self Assessment and pay tax (plus Class 2/4 National Insurance) based on profits. The UK has tax treaties with many countries; if you're not UK-domiciled, ask a professional about remittance basis rules. Official source: gov.uk (HM Revenue & Customs).

New Zealand

Income tax is progressive, and GST (Goods and Services Tax) of 15% applies to most goods and services and is usually included in displayed prices.

The ACC (Accident Compensation Corporation) earner's levy is deducted from most paycheques to fund no-fault accident cover. KiwiSaver is a voluntary retirement savings scheme many employees are automatically enrolled into (you can opt out within a set window).

Tax residency generally depends on having a 'permanent place of abode' in New Zealand or meeting a day-count test.

Apply for an IRD number as soon as possible — it's needed for employment, bank interest, and filing. New Zealand's tax year runs from 1 April to 31 March.

Self-employed individuals file an IR3 return and may need to make provisional tax payments during the year. Newcomers may qualify for a four-year 'transitional resident' exemption on most foreign income — check current eligibility on ird.govt.nz, since this is a valuable but time-limited benefit.

Australia

Income tax is progressive, with a different rate schedule for tax residents versus foreign/non-residents — this distinction matters a great deal for newcomers and is worth professional confirmation. GST of 10% applies to most goods and services and is included in displayed prices.

Superannuation (compulsory employer retirement contributions) is paid on top of salary for most employees — it is not deducted from your pay but paid additionally by your employer into a super fund you choose.

The Australian tax year runs from 1 July to 30 June. Tax residency is assessed using several tests, including the 'resides' test and a statutory day-count test.

Apply for a Tax File Number (TFN) as soon as possible — without one, employers must withhold tax at the highest rate. Individual tax returns are typically due by 31 October if self-lodged (later if using a registered tax agent) — confirm current dates on ato.gov.au.

Self-employed individuals (sole traders) report business income on their individual return and may need to register for GST if turnover exceeds the threshold. Australia has tax treaties with many countries to address double taxation. Official source: ato.gov.au (Australian Taxation Office).

Tax rules above are general and simplified. Rates, thresholds, and deadlines change — verify current figures with the official tax authority or a qualified tax professional before filing.

Part 6 — Banking

Opening an account as a newcomer

- **Checking / current account** for everyday spending and bill payments
- **Savings account** for your emergency fund and short-term goals
- **Debit card** issued with most accounts; usable immediately for purchases and ATM withdrawals
- **Credit card / credit history** — most newcomers start with a secured or starter card, since local credit history does not carry over from your home country and takes time to build

What banks typically require

- Government-issued photo ID (passport, and often your visa/permit)
- Proof of address (a lease, utility bill, or in some cases a letter from an employer or university)
- An initial deposit (amount varies by bank and account type)
- Some banks let you start the application online or from abroad before you land; full account access is usually activated once you provide local ID in person

Fees and features to compare

- Monthly account-keeping fees (often waived with a minimum balance or direct deposit)
- ATM withdrawal fees, especially outside your bank's network
- International transfer fees and the exchange rate margin applied
- Online and mobile banking features
- Whether the bank offers a 'newcomer' or 'new immigrant' package with reduced fees

Sending money internationally

Once you have a local account, you can set up direct deposit for payroll, and send money home via bank transfer or a dedicated remittance service (see Part 7). Compare the total cost — the fee plus the exchange rate margin — rather than the fee alone.

Country-by-country banking checklist

Country	Typical requirements to open an account
US	Passport + visa/status document; SSN often requested but not always mandatory to open an account; proof of US address
Canada	Passport + immigration document; SIN is not required to open an account, but is needed for tax reporting on interest earned
United Kingdom	Passport + visa/BRP or eVisa share code; UK address (some banks accept an employer or university letter for newcomers without a permanent address yet)
New Zealand	Passport + visa; some banks allow you to start the process online before you arrive, with in-person ID verification on landing

Country	Typical requirements to open an account
Australia	Passport + visa; the '100-point ID check' applies — your passport alone often covers most of the points needed as a newcomer

Newcomer Tip

Ask your bank specifically about a 'newcomer' or 'new to Canada/UK/etc.' banking package — many major banks offer reduced fees and a starter credit card for a limited period after you arrive.

Part 7 — International Money Transfers

Your main options

- **Bank-to-bank wire transfer:** reliable but often the most expensive, with a wider exchange-rate margin and a flat fee
- **Dedicated remittance / money-transfer services:** often cheaper for smaller, frequent transfers
- **Transfer apps:** convenient for recurring transfers; compare their published exchange rate against the mid-market rate

What to compare before choosing a provider

- The exchange rate offered, compared to the actual mid-market rate (this hidden margin is often the biggest cost)
- Fixed fees per transfer
- Sending and receiving limits
- Delivery speed (minutes vs. several business days)
- What recipient information is required (account number, IBAN, SWIFT/BIC code, or local payment ID)
- Whether the provider is licensed/regulated in both the sending and receiving country

No single provider is best for everyone or for every corridor — compare rates on the day you actually send money, since rates shift daily.

Fraud prevention

- Never send money to someone you have not independently verified, especially for rental deposits or 'guaranteed' opportunities
- Be wary of any 'overpayment refund' request — a classic scam pattern
- Double-check recipient account details character-by-character before confirming

Tax and reporting considerations

Some countries require you to report large international transfers, and receiving large gifts or transfers from abroad can sometimes trigger reporting obligations. Keep records of significant transfers and ask a tax professional whether anything needs to be declared.

Part 8 — First 72 Hours After Arrival

- Keep your passport, visa, and entry documents together; check your entry stamp or digital immigration record.
- Travel to your accommodation and confirm the address in writing (lease, booking confirmation).
- Get a local SIM or activate an eSIM; share your new number with emergency contacts.
- Set up home internet if your accommodation doesn't already have it.
- Open or activate your bank account, or book an in-person appointment.
- Save local emergency numbers: 911 (US, Canada), 999 or 112 (UK), 111 (New Zealand), 000 (Australia).
- Arrange local transportation (transit card, rideshare app, or car rental).
- Buy groceries and basic household essentials.
- Confirm your health/travel insurance is active and know how to make a claim.
- Register with your employer or educational institution if arriving for work or study.
- Note any immigration-related appointments (biometrics, medical follow-up) and their deadlines.

Part 9 — First 30 Days

Government

- Apply for your local tax/social number (SSN/ITIN, SIN, National Insurance number, IRD number, or TFN — see Part 11).
- Register your residential address where required (some countries/regions require this; check local rules).
- Begin the process to convert or obtain a local driver's licence.
- Create an account on the relevant government online portal (e.g., USCIS/IRS accounts, CRA My Account, UKVI/HMRC accounts, RealMe in NZ, myGov in Australia).

Banking

- Finalize your bank account and activate online/mobile banking.
- Set up direct deposit with your employer.
- Apply for a starter or secured credit card to begin building local credit history.
- Set up or confirm your international transfer method for sending money home.

Housing

- Submit rental applications with the documents landlords typically request (ID, proof of income, references).
- Pay the deposit only after signing the lease, and get a receipt.
- Read the lease carefully, including notice periods and what the deposit covers.
- Set up utilities (electricity, gas, water) and home internet in your name.
- Understand your basic tenant rights in your city/state/province.
- Watch for rental scams (see Part 13).

Transportation

- Get a public transit pass or app set up if you'll rely on public transport.
- Complete your driver's licence conversion or apply to take a local test, noting any deadline for using a foreign licence.
- If buying or leasing a car, arrange mandatory insurance before driving.
- Set up a rideshare app as a backup option.

Healthcare

- Confirm your health insurance coverage (public enrollment where eligible, or private cover).
- Register with a local doctor/family physician.
- Know your nearest hospital and emergency services.
- Transfer or refill any ongoing prescription medications, ideally with your doctor's letter from home.

Employment / Education

- Confirm your work authorization terms match your actual job (hours, employer, role).
- Complete payroll and tax withholding forms with your employer.
- Register with your school or university and confirm enrollment status with immigration authorities if required.
- Check whether your profession needs local licensing (healthcare, law, teaching, trades) before you can practice.

Part 10 — SIM Card & Communication

- **Physical SIM vs. eSIM:** a physical SIM needs a free SIM slot in your phone; an eSIM installs digitally and works on most phones from the last several years — check compatibility before you travel.
- **ID requirements:** prepaid SIMs often need only a passport; monthly contract plans may require local proof of address and sometimes a credit check.
- **Prepaid vs. monthly:** prepaid plans are easier to get without local credit history and let you test a carrier before committing.
- **Keeping your old number:** keep your home SIM active on a low-cost plan if you need it for two-factor authentication codes, or check whether your bank offers alternative verification methods.
- **International roaming:** can be expensive — check your home carrier's roaming rates before you land, or buy a local SIM/eSIM on arrival instead.
- **Messaging apps:** WhatsApp and similar apps work over Wi-Fi/data almost everywhere, but many banks and government portals still require a local number for SMS verification codes.
- **Emergency calling:** emergency numbers generally work even without an active SIM plan or credit, but confirm this with your carrier.

Part 11 — Local Identity & Documents

Exactly what you need, and when you're eligible to apply, depends on your immigration status — check the official source for your situation before assuming you qualify.

Country	Typical local ID/documents to obtain after arrival
United States	Social Security Number (SSN) for those authorized to work, or an ITIN otherwise; state driver's licence or state ID card (rules vary by state)
Canada	Social Insurance Number (SIN); provincial or territorial ID/driver's licence and health card
United Kingdom	National Insurance (NI) number; proof of immigration status is now largely digital via an eVisa/UKVI account rather than a physical card
New Zealand	IRD number for tax purposes; RealMe login for government services; NZ driver's licence via NZTA
Australia	Tax File Number (TFN); Medicare card if eligible; state-issued driver's licence via your state/territory transport authority

Important

Eligibility for local ID depends on your specific visa or permit category. Some documents (like a SIN, NI number, or TFN) are tied to work authorization — confirm your own eligibility on the official government page before applying.

Part 12 — Transportation

United States

Public transit quality varies enormously by city — extensive in places like New York, limited in much of the rest of the country, where a car is often necessary. Licence conversion rules are set by each state's DMV; some states accept a foreign licence for a limited period, others require a written and/or road test. An International Driving Permit (IDP), obtained in your home country before you travel, can supplement your foreign licence for a limited time. Car insurance is mandatory and required minimums vary by state. Buying is more common than leasing for long-term residents; leasing can suit shorter stays but often has mileage limits and requires established credit.

Canada

Major cities have solid public transit; a car is often needed in suburban and rural areas. Licence conversion rules and reciprocity agreements are set by each province — some provinces have agreements allowing a straightforward swap of a foreign licence, others require testing. An IDP can help support your foreign licence while it's valid. Auto insurance is mandatory (some provinces, like British Columbia and Manitoba, use public insurance systems, others use private insurers). Consider whether buying or leasing suits your length of stay and credit history.

United Kingdom

Cities have extensive public transport with contactless payment (e.g., Oyster in London, contactless card everywhere). Many foreign licences can be used for a period after arrival, then must be exchanged or a UK test taken — rules depend on which country issued your original licence. An IDP may be required for licences not eligible for direct exchange. Car insurance is mandatory; new drivers or those without a UK driving/insurance history often face higher premiums initially.

New Zealand

Cities have bus and, in some areas, train networks with regional transit cards (e.g., AT HOP in Auckland, Snapper in Wellington). A car is very useful outside main centres. Overseas licences are generally valid for a limited period (commonly around 12 months) before you must obtain an NZ licence; some countries have direct conversion agreements, others require testing. Comprehensive insurance is optional but strongly recommended (it is not universally compulsory as it is in some other countries) — check current requirements.

Australia

Each state and territory runs its own transit card (Opal in NSW, Myki in Victoria, Go Card in Queensland, and others). A car is common outside city centres. Licence conversion rules and how long you can drive on a foreign licence differ by state/territory transport authority. Compulsory Third Party (CTP) insurance is required everywhere (often bundled into vehicle registration), and comprehensive insurance is optional but recommended. Buying is more common than leasing for most newcomers settling long-term.

Licence conversion and insurance rules differ by state, province, or territory — always confirm with your local transport authority.

Part 13 — Housing

The rental process, step by step

- 1. Find accommodation via reputable listing sites or a licensed local agent.
- 2. Understand the listing — confirm what's included (utilities, furniture, parking) and the real address.
- 3. View the property in person if possible, or via a live video call if you're still abroad.
- 4. Submit an application with ID, proof of income or funds, and references.
- 5. Expect a credit/background check in most of these countries.
- 6. Provide references from a previous landlord or employer if requested.
- 7. Pay the deposit only after signing the lease — never before viewing or before a signed agreement — and get a receipt.
- 8. Read the lease carefully: length, notice period, what the deposit covers, and rules on subletting or pets.
- 9. Set up utilities (electricity, gas, water, internet) in your name.
- 10. Do a move-in inspection and photograph the property's condition.
- 11. Consider tenant/contents insurance for your belongings.
- 12. Stay alert for rental scams throughout the process.

No local credit history? Options to strengthen your application

- Offer a larger security deposit if local law allows it
- Provide a letter from your employer or university confirming income or enrollment
- Show bank statements or proof of savings
- Offer a local guarantor if you have one
- Ask whether prepaying a few months' rent is permitted (note: some jurisdictions cap how much rent can be requested in advance)

Rental Scam Warning

Be very cautious of any listing that asks for a deposit before you've viewed the property, wants payment via wire transfer or gift cards, or involves a 'landlord' who claims to be abroad and will mail you the keys after payment. If the price seems far below similar local listings, treat it as a red flag.

Part 14 — Healthcare & Insurance

United States

There is no universal public healthcare system for the general population. Most people get insurance through an employer, the health insurance marketplace, or programs like Medicaid/Medicare, each with their own eligibility rules. Healthcare costs without insurance can be very high, so arrange cover before you need it, including travel insurance for the gap before employer coverage begins. Dental and vision are typically separate plans. This section is educational only — for advice about your own health, consult a licensed medical professional.

Canada

Each province and territory runs its own public healthcare plan (e.g., OHIP in Ontario, MSP in British Columbia), which may have a waiting period of up to three months for new residents in some provinces — arrange private insurance to cover that gap. Dental and vision are generally not covered by public plans and need separate insurance or out-of-pocket payment. Emergency care is available to everyone regardless of coverage status, though non-emergency care without coverage can be costly.

United Kingdom

The National Health Service (NHS) provides care free at the point of use for residents. Most visa holders pay the Immigration Health Surcharge as part of their visa application, which grants access to NHS care. Register with a local GP (family doctor) as soon as you have an address. Dental and optical care involve partial charges even with NHS access. Emergency care (A&E;) is available to everyone.

New Zealand

Public healthcare is available to eligible residents and some visa holders, though eligibility depends on your specific visa category and length of stay — many newcomers need private health insurance until they qualify. ACC provides no-fault cover for accidental injuries regardless of immigration status. Dental care for adults is generally not publicly funded.

Australia

Medicare, Australia's public health system, covers eligible residents and citizens; some countries have reciprocal healthcare agreements with Australia that give visitors from those countries limited Medicare access. Temporary visa holders (including most students) generally need private health insurance — students typically require Overseas Student Health Cover (OSHC) as a condition of their visa. Dental is largely private for adults.

Note

This section explains how healthcare systems are structured — it is not medical advice. For any personal health decision, speak with a licensed doctor.

Part 15 — Cost of Living & Relocation Budget

Costs vary enormously by city — a budget for New York, London, or Sydney will look very different from a smaller city in the same country. Treat all figures below as rough, illustrative ranges, not predictions.

Country	First month — low	First month — high	First 3 months — low	First 3 months — high
United States	\$3,500	\$8,000	\$9,500	\$20,000
Canada	C\$3,200	C\$7,000	C\$8,500	C\$18,000
United Kingdom	£2,600	£5,500	£7,000	£14,500
New Zealand	NZ\$3,800	NZ\$7,500	NZ\$10,000	NZ\$19,000
Australia	A\$4,200	A\$8,500	A\$11,000	A\$21,500

Per-person illustrative estimates covering accommodation, food, local transport, phone/internet, and incidentals. Excludes visa fees, flights, and any tuition. Major cities typically sit at or above the high end.

Budget categories to plan for at relocation

- Visa / immigration fees
- Flights
- Temporary accommodation
- Rental deposit
- First month's rent
- Food
- Local transportation
- SIM/eSIM
- Home internet setup
- Health/travel insurance
- Furniture and household essentials
- Government fees (ID, licence)
- Professional fees (lawyer, adviser, translator)
- Emergency fund

Part 16 — Emergency Fund

An emergency fund is separate from your relocation budget — it's money set aside for things that go wrong, not the cost of the move itself.

What to plan for

- Unexpected medical costs, especially before full insurance coverage begins
- Sudden job loss or a gap between contracts
- An unexpected housing deposit or move
- Emergency flights home
- Immigration processing delays that extend your time without income or with double housing costs
- Currency fluctuations that reduce the value of savings held in your home currency

General planning principles

- Keep some funds in your home currency and some in your new country's currency, to reduce exposure to exchange-rate swings
- Base your target on your actual monthly costs in the new country, not a fixed number that applies to everyone
- Keep emergency funds in an account you can access quickly, separate from long-term savings or investments

There is no single 'correct' emergency fund amount for every newcomer — your target should reflect your own housing costs, dependants, job stability, and insurance coverage.

Part 17 — Country-by-Country Relocation Checklists

United States

Before departure

- Passport valid and visa approved/stamped
- SEVIS fee or petition documents in hand (student/work routes)
- Proof of funds and sponsor documents ready
- Temporary accommodation booked
- Health/travel insurance purchased to cover the pre-employment gap
- Flights booked
- Emergency contacts shared with someone at home

First week

- Local SIM/eSIM activated
- Bank account opened (bring passport, visa, address)
- SSN or ITIN application started
- State ID/driver's licence process started at your state's DMV
- Local transit or car arranged
- Health insurance enrollment confirmed
- Reported to your school (SEVIS check-in) or employer as required

First month

- Permanent housing secured
- Payroll/tax withholding (W-4) completed with employer, or school enrollment confirmed
- Starter/secured credit card applied for
- State driver's licence obtained or in progress
- Utilities set up in your name
- Insurance (renters/auto/health) confirmed
- First estimated tax question resolved if self-employed

Canada

Before departure

- Passport valid and permit/visa approved
- Confirmation of enrollment or job offer/LMIA documents in hand
- Proof of funds ready
- Temporary accommodation booked
- Travel insurance purchased
- Flights booked
- Emergency contacts shared

First week

- Local SIM/eSIM activated
- Bank account opened with a newcomer package if available
- SIN application submitted at Service Canada
- Provincial health card application started
- Transit pass or car arranged
- Government of Canada online account created
- Reported to your school or employer as required

First month

- Permanent housing secured
- Direct deposit and tax forms set up with employer
- Starter credit card applied for
- Provincial driver's licence process started
- Utilities and internet set up
- Tenant/health insurance confirmed
- Provincial health coverage waiting period understood and covered with private insurance if needed

United Kingdom

Before departure

- Passport valid and visa/eVisa approved
- Certificate of sponsorship or CAS reference in hand
- Immigration Health Surcharge paid as part of the visa
- Proof of funds ready
- Temporary accommodation booked
- Flights booked
- Emergency contacts shared

First week

- Local SIM/eSIM activated
- Bank account opened (bring passport, visa/eVisa share code, address)
- National Insurance number application started
- UKVI account and eVisa access confirmed
- Oyster/contactless transit set up if in London, or local transit researched
- Registered with a local GP
- Reported to sponsor/university as required

First month

- Permanent housing secured with a signed tenancy agreement
- Payroll and tax code confirmed with employer
- Starter credit card or credit-builder product applied for
- UK driver's licence conversion/testing process started if needed
- Utilities and council tax set up
- Renters/contents insurance confirmed
- Self Assessment registration started if self-employed

New Zealand

Before departure

- Passport valid and visa approved
- Offer of place or AEWV job offer documents in hand
- Proof of funds and health insurance arranged
- Temporary accommodation booked
- Flights booked
- Emergency contacts shared

First week

- Local SIM/eSIM activated
- Bank account opened (some can be started before arrival)
- IRD number application started
- RealMe account created for government services
- AT HOP/Snapper or local transit card arranged
- Reported to your employer or education provider as required

First month

- Permanent housing secured
- Payroll and IRD details confirmed with employer
- KiwiSaver enrollment decision made (opt in or out within the window)
- NZ driver's licence process started if your overseas licence's validity period is ending
- Utilities and internet set up
- Health insurance/eligibility confirmed
- Provisional tax obligations understood if self-employed

Australia

Before departure

- Passport valid and visa granted
- Confirmation of Enrolment or sponsorship/nomination documents in hand
- OSHC or other required health cover arranged
- Proof of funds ready
- Temporary accommodation booked
- Flights booked
- Emergency contacts shared

First week

- Local SIM/eSIM activated
- Bank account opened (100-point ID check completed)
- Tax File Number (TFN) application started
- myGov account created and linked to relevant services
- Opal/Myki/Go Card or local transit set up
- Medicare enrollment checked if eligible
- Reported to your education provider or employer as required

First month

- Permanent housing secured
- TFN provided to employer to avoid top-rate withholding
- Superannuation fund chosen or confirmed
- State driver's licence process started
- Utilities and internet set up
- Renters/health insurance confirmed
- GST registration considered if self-employed and above the threshold

Part 18 — Master Relocation Checklist

One universal timeline, from 90 days before your move to 90 days after you land. Use this alongside the country-specific checklists in Part 17.

90 days before moving

- Confirm your visa route and eligibility on the official government site
- Start gathering certificates, transcripts, and employment letters
- Order police/background certificates (these can take weeks)
- Book any required medical exam with an approved panel physician
- Research and verify any immigration professional you plan to use

60 days before moving

- Submit your visa/permit application and pay fees only on the official portal
- Book biometrics once invited
- Open a savings plan or start setting aside your relocation and emergency funds
- Research neighborhoods, schools, and typical rental costs in your destination city

30 days before moving

- Book flights once your visa status clearly allows travel
- Book temporary accommodation for at least your first 2–4 weeks
- Buy travel/health insurance to cover the gap before local coverage starts
- Notify your current bank of your travel and international card use
- Start researching bank options in your destination country

7 days before moving

- Print physical copies of key documents and load any eSIM
- Pack prescription medications with original packaging and a doctor's letter
- Confirm your temporary accommodation and airport transport
- Share your itinerary and emergency contacts with family or friends

Arrival day

- Complete immigration/border checks and confirm your entry status
- Collect luggage and travel to your temporary accommodation
- Activate your SIM/eSIM and confirm you can be reached
- Rest — avoid scheduling major appointments on your arrival day if possible

First 72 hours

- Set up local transportation and buy groceries/essentials
- Start or complete your bank account application
- Confirm insurance coverage and know how to access emergency care
- Report to your employer or education provider as required

First 7 days

- Apply for your local tax/social number (see Part 11)
- Register with a local doctor
- Begin your driver's licence conversion process if you'll be driving
- Set up home internet

First 30 days

- Secure permanent housing and set up all utilities
- Confirm payroll, tax forms, and direct deposit with your employer, or complete school enrollment
- Apply for a starter/secured credit card to begin building local credit
- Confirm your health insurance enrollment is fully active

First 90 days

- File any required tax registrations or address updates
- Review your credit progress, insurance coverage, and emergency fund
- Plan your next immigration step (renewal, status extension, or permanent residence pathway) well before any deadline
- Reassess your budget against real costs and adjust your emergency fund target

YOUR RELOCATION COMMAND CENTER

One page. The most important actions from visa approval through your first 90 days.

Stage	Top priorities
Visa approved	Confirm entry requirements · Book flights · Buy travel/health insurance · Book temporary housing
Arrival day	Clear immigration · Reach accommodation · Activate SIM/eSIM · Rest
First 72 hours	Local transport · Groceries · Bank account started · Insurance confirmed · Report to employer/school
First 7 days	Tax/social number applied for · Doctor registered · Licence conversion started · Internet set up
First 30 days	Permanent housing signed · Payroll/tax forms done · Starter credit card · Health cover fully active
First 90 days	Tax registrations filed · Credit and insurance reviewed · Next immigration step planned · Budget reassessed

Always verify

Immigration rules, fees, processing times, and tax laws change. Before acting on any step above, confirm current requirements on the official government website for your specific visa and country, and consult a qualified immigration lawyer, adviser, or tax professional where appropriate.



For immigrants, by immigrants.

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