The British Network

A BRITISH STARTER GUIDE

Living in *America*

The plain-English basics for your first weeks, your first year and beyond, from one Brit to another.

1 Your first weeks

2 The differences nobody warns you about

3 Money across two countries

4 Staying connected to the UK

5 Finding your feet

6 Still in the UK? Before you leave

General information only, not financial, tax, legal, immigration or medical advice. Rules change and every situation is different, so always check the current official guidance and speak to a suitably qualified professional before acting. Updated September 2026.
thebritishnetwork.com

PART ONE

Your first weeks

These are the building blocks that unlock everything else. They tend to go most smoothly in roughly this order.

Social Security number (SSN)

Your SSN is the key to almost everything: work, credit and often banking. You apply through the Social Security Administration once you are eligible. People who are not eligible for an SSN may need an ITIN from the IRS instead.

ssa.gov · irs.gov

A US phone number, and your UK one

A local number makes banking, deliveries and appointments far easier, and pay-as-you-go SIMs are quick to set up. It is also worth thinking about your UK number: many UK banks send security codes by text, so losing your UK number can lock you out of your UK accounts. Many Brits keep it active on a low-cost UK plan.

A US bank account

You can often open an account with your passport, and sometimes before you have an SSN, but what each branch accepts varies, so it is worth calling ahead. Your UK credit history does not come with you. The Directory lists banks and accounts that work for newcomers.

Driver's license or state ID

Licences are issued by each state, not nationally, so check your own state's DMV. Some states ask foreign licence holders to take the written and driving tests. A UK licence cannot be renewed from the US, because the DVLA needs an address in Great Britain. A state ID is useful everyday proof of identity even if you do not drive yet.

Health cover from day one

There is no NHS. Most people are covered through an employer. Otherwise, the federal marketplace is the usual starting point, and moving to the US can open a special enrolment period, generally 60 days, so you do not have to wait for the annual window.

healthcare.gov

> **The order that helps:** SSN first where possible, then phone, then bank, then licence. Each one tends to make the next easier. Health cover runs alongside all of them.

PART TWO

The differences nobody warns you about

Small things that catch almost every Brit out in the first few months.

Tipping

Tipping is expected for table service in restaurants and bars, commonly 18 to 20 percent, and for taxis, hairdressers and delivery drivers. It makes up a large part of many workers' pay.

Prices without tax

Shelf prices usually leave out sales tax, which is added at the till. The rate depends on the state, and often the city or county too.

Your UK appliances

US mains electricity is around 120 volts, compared with 230 volts in the UK, and the plugs are different. Anything labelled "100 to 240V", like most phone and laptop chargers, just needs a plug adapter. Other appliances, such as kettles and hairdryers, generally will not work without a transformer.

Dates

Dates are written month, day, year, so 4/7 means 7 April, not 4 July.

Emergencies

Dial 911 for police, fire or ambulance. A hospital emergency room is for real emergencies and can be very expensive. Urgent care clinics handle minor injuries and illnesses and usually cost far less.

Your credit score

In America your credit score quietly affects renting, car finance, phone contracts and mortgages, and it starts from zero when you arrive.

On the road

- **Right on red:** allowed in most places after a full stop, unless a sign says otherwise.
- **Four-way stops:** whoever stops first goes first.
- **School buses:** when one stops with its red lights flashing, traffic stops.

The language

Pants are trousers, chips are crisps, the first floor is the ground floor, and "quite good" can sound like a compliment rather than faint praise.

PART THREE

Money across two countries

This is where Brits get caught out most, because you now sit in two financial systems at once. Here is how the main pieces work.

Building a US credit history

Scores are built from things like paying on time and how much of your available credit you use. Some cards are designed for newcomers with no US history.

Your UK State Pension and National Insurance

The State Pension is not paid automatically: you claim it, from the US, through the International Pension Centre. Because the UK and the US have a social security agreement, it rises each year while you live here. Gaps in your National Insurance record can sometimes be filled with voluntary contributions, and your online forecast shows whether that would make a difference.

gov.uk/check-state-pension

Tax in both countries

US residents are generally taxed on their worldwide income, and the UK can still tax UK income, such as rent from a UK property. There are also separate reports for foreign accounts: the FBAR applies once your non-US accounts add up to more than $10,000 at any point in the year.

irs.gov · gov.uk

UK inheritance tax, and a change in April 2027

The UK now decides inheritance tax on long-term residence, and it can follow you for several years after you leave. From 6 April 2027, most unused UK pension funds also count as part of your estate.

Moving money across the Atlantic

Exchange rates and fees vary a lot between banks and specialist currency services, so it pays to compare the total cost on the day you send.

> **Seek professional advice** on tax, pensions and estates. These rules are technical, they change, and they depend on your circumstances. The Directory at thebritishnetwork.com lists specialists who understand both countries.

General information only, not financial or tax advice.

PART FOUR

Staying connected to the UK

Being in America does not mean leaving Britain behind. The things that come up most.

Renewing your British passport

You renew online through GOV.UK's overseas passport service. From the US it costs £116.50 for an adult and £75.50 for a child, plus a £28.64 courier fee (fees from April 2026). Dual US-UK citizens need their British passport to enter the UK, and US citizens must use a US passport to leave and enter the US.

Your American-born children

British citizenship usually passes down one generation to children born abroad, so if you were born in the UK, your US-born children are usually British. You can apply for their British passport without registering the birth in the UK.

Voting in UK elections

Since January 2024 there is no time limit. Any British citizen who has lived in the UK can register as an overseas voter for UK Parliament elections, and renew every three years. You can vote by post or by proxy.

gov.uk/register-to-vote

The NHS when you visit

Once you live in the US you are normally treated as an overseas visitor, so hospital care can be charged. GP care and A&E stay free, and the NHS advises visitors to have their own medical insurance.

British football and TV

BBC iPlayer and ITVX are UK services. The Premier League is on NBC and Peacock in the US, and the site's sport page covers the rest.

PART FIVE

Finding your feet

Settling in is not just admin. A few home comforts and familiar faces make America feel like home faster.

A taste of home

Tea, biscuits, bangers and beans are all findable. Online British grocers ship across the US, World Market stocks many UK brands, and most big cities have a British import shop.

Other Brits

British societies, St George's and Caledonian clubs, and the Daughters of the British Empire run events across the US, from Bonfire Night to Burns Suppers. The Community page has a dated events calendar, city by city.

PART SIX

Still in the UK? Before you leave

- **Your visa:** US routes are complex. Official information is at uscis.gov and travel.state.gov, and an immigration attorney can advise on your case.
- **HMRC:** form P85 tells them you are leaving the UK.
- **Your State Pension forecast:** check it at gov.uk before you go.
- **Your driving record:** a summary from the DVLA can be useful for US insurance.
- **Pets:** the CDC and USDA APHIS set the rules, and timings matter.
- **Shipping:** compare quotes from international removal firms.

Your quick-start checklist

- [ ] Social Security number applied for
- [ ] US phone set up, UK number kept active
- [ ] US bank account open
- [ ] Driver's license or state ID sorted
- [ ] Health cover in place
- [ ] Credit history started
- [ ] State Pension forecast checked
- [ ] Tax position in both countries understood
- [ ] Registered to vote as an overseas voter
- [ ] Found your nearest British shop and local Brits

The British Network is a free guide that signposts British people living in, or moving to, the United States. It does not provide financial, tax, legal, immigration or medical advice. Rules change and every situation is different, so always check the current official guidance (for example gov.uk, hmrc.gov.uk, irs.gov, ssa.gov, uscis.gov) and speak to a suitably qualified professional before acting. Businesses mentioned are listed for information only and are not endorsements. Full guides, the Directory and events at thebritishnetwork.com