

NRI Playbook

THE HANDBOOK

The

First Year

A practical handbook for newly-arrived NRIs working or studying in the United States

EDITION · 2026

By Manish Hemrajani

NRI PLAYBOOK · ROAR VENTURES

The First Year

SAMPLE CHAPTER

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A Handbook for Indians Moving to the United States

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ABOUT THIS PREVIEW

What's in this PDF

This is a free preview of The First Year. It contains the Foreword and Part 1 in full — approximately one-eighth of the published handbook.

The complete handbook continues with Part 2 (banking and credit), Part 3 (workplace compensation and benefits), Part 4 (healthcare, housing, and the year-one US tax return), Part 5 (the cross-border money side: NRO, NRE, FCNR, FBAR), Part 6 (the first US filing and the year-end Indian return), Part 7 (the parallel track for F-1 students), and Part 8 (references and resources).

The full 95-page handbook is available on Amazon at $9.95.

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Foreword

This handbook covers the first year after arriving in the United States from India on a work or student visa. It is written for the specific reader who has accepted an offer, has a visa stamp in passport, and is now facing the operational sequence of US arrival: I-94 retrieval, SSN application, bank account opening, the first lease, the first tax return, the first FBAR filing, the first open-enrollment selection.

The content is structured by time rather than by topic. Part 1 covers the first 14 days. Parts 2 through 6 cover the first 90 days through the end of the first calendar year. Part 7 covers the parallel sequence for F-1 students whose timeline begins earlier and whose visa structure differs in operational ways. Part 8 collects the agency URLs, statutory citations, and forms references used throughout the handbook into a single appendix.

The advisory tone is intentional. The recurring observation across hundreds of conversations with new arrivals is that the difference between a smooth first year and a friction-filled one is approximately 30 small decisions, taken individually, each of which has a correct answer that is not obvious without context. This handbook is the context.

The decisions that compound the most are addressed first within each part. Where a single action prevents a year of operational friction (Form 8843 for students, AR-11 for visa holders, the day-1 employer-match 401(k) enrollment), it is identified and explained. Where a common practice is structurally suboptimal (bank wires for India transfers, NRE-only deposits, default withholding for RSU vesting), the alternative is identified.

Sections marked with the Playbook Move callout identify the specific action to take. Both that callout and the Compliance Guardrail callout are designed to be readable independently of the surrounding narrative.

— Manish Hemrajani, May 2026

PART 1

The First Week

Settlement, documentation, and the 90-day clock

The first two weeks after arrival cover a sequence of administrative tasks. Get them in the right order.

The first two weeks after arrival in the United States cover a sequence of administrative tasks: retrieving immigration documentation, securing a US phone number, applying for a Social Security Number, opening a US bank account, and establishing proof of US residence. Each task is individually straightforward. The cost of completing them in the wrong order is several weeks of compounded friction during the first month and several hundred dollars in unnecessary interim arrangements. This part addresses the sequence to complete in the first 14 days.

The visa categories addressed are H-1B, L-1, O-1, and similar non-immigrant work statuses. F-1 students follow a parallel track with material differences in SSN access, work authorization, and tax filing. F-1 readers should consult Part 7 for the student-specific sequence before working through Parts 1 to 6.

1.1 · The 90-day clock

Two hard deadlines in the first 90 days; several soft deadlines that operate as hard in practice.

The Social Security Administration directs applicants to apply as soon as practical after arrival, typically within 10 to 14 days. Field offices generally allow flexibility through day 30; past day 60, applicants should expect documentation requests and processing delays.

USCIS requires non-immigrant visa holders to file Form AR-11 to update their address on file within 10 days of any change. The obligation applies for the duration of non-immigrant status, not only the first 12 months. The form takes ten minutes to complete online at uscis.gov. Failure to comply rarely produces immediate consequences but can surface as a paperwork issue years later, particularly during visa renewals or green card adjudication.

The soft deadlines that operate as hard:

- Open a US bank account by day 14. Every additional week without one adds friction to direct deposit, rent payments, and the proof-of-residency requirements imposed by subsequent applications.
- Secure a US phone number by day 7. US institutional systems — bank verification, employer payroll portals, online account setups — assume an SMS-capable US number.
- Identify permanent housing within 60 days. Corporate housing and short-term rentals become uneconomic past 30 days; the appropriate time to begin the search is week 2, not week 6.

The operating sequence: phone in week 1; bank account and SSN appointment in parallel in week 2; permanent-housing search also beginning in week 2; SSN card delivered by week 4; address-update paperwork complete by day 60; full operating competence by day 90.

1.2 · Documentation to retrieve and preserve

CBP officers at your port of entry issue an I-94 admission record at the time of passport stamping. The I-94 is your legal record of entry and is required, directly or as the source of derived evidence, by every US institution you will encounter in your first year: the SSA, banks, landlords, your employer's compliance team, and your first US tax return.

Retrieve your I-94 from i94.cbp.dhs.gov within 48 hours of arrival, using your passport number and most recent arrival date. Save a PDF copy to your laptop, a second copy to your phone, and email a copy to yourself. The CBP retrieval system experiences periodic outages, and the document is required at unpredictable downstream moments.

Other documentation to preserve in the first week:

- The customs declaration form retained by your airport, where applicable (practice varies by airport).
- A photograph of your passport biographical page and visa stamp.
- The original I-797 approval notice filed by your employer's immigration counsel, for H-1B, L-1, O-1, and similar work statuses. Maintain the physical original and a scanned copy.
- Your DS-160 confirmation page from the consular visa interview.

Create a folder on your laptop labeled "US Immigration · 2026" or equivalent, and store scans of all the above. The five minutes of organization in week 1 saves substantial time during downstream applications, particularly the SSN application and the first bank account opening.

1.3 · Temporary housing

You will not, in most cases, sign a 12-month lease in your first week. The standard landlord requirements — US bank account, US credit history, recent pay stubs — are not yet in place. Short-term rentals bridge the gap.

Airbnb or Vrbo. Appropriate for one to four weeks. Booking near your office in a neighborhood you might lease in serves as area research as well as accommodation. Walking the streets, observing the grocery stores, and experiencing the commute provides information unavailable from listings.

Corporate housing. Employers that relocate H-1B and L-1 hires regularly maintain arrangements with corporate-housing providers such as Oakwood, BridgeStreet, and Sonder. Nightly rates are comparable to Airbnb. The units are furnished, utilities are managed, and basic kitchen supplies are stocked.

Confirm with HR whether your employer maintains a relocation provider; the arrangement is not always volunteered.

Hotels. Reasonable for two to four nights. Past one week, hotel rates are uneconomic compared to short-term rentals.

The address you occupy during your first 30 days will appear on your SSN application, your initial bank account application, and potentially your first driver's license. A residential short-term-rental address satisfies these documentation requirements; a hotel address typically does not. Keep the booking confirmation; it functions as initial proof of US residency for subsequent applications.

1.4 · The Social Security Number application

The SSN is the foundational identifier across the US financial and tax systems. You cannot file a federal tax return, complete certain payroll setups, or begin building a US credit history without it.

Timing. Apply in week 2 or week 3 — late enough to record a US address on the application, early enough to receive the physical card by week 4.

Location. Identify the nearest SSA field office at ssa.gov/locator. Walk-ins are permitted, but advance appointments process more efficiently; schedule online.

Required documentation at the appointment.

- Original passport with valid visa stamp.
- Printed I-94 retrieved from i94.cbp.dhs.gov.
- Original I-797 approval notice for H-1B, L-1, and O-1 holders.
- I-20 and Employment Authorization Document (EAD) for F-1 students with work authorization.
- Proof of US address: a signed Airbnb confirmation, corporate-housing welcome letter, or employer offer letter listing the temporary address.
- Form SS-5, downloadable from ssa.gov or available at the field office.

Process at the office. SSA staff verify documents, process the application, and issue a receipt. The physical card arrives by mail in 2 to 4 weeks. The SSN itself is assigned during the visit. Some employers and financial institutions accept the receipt as interim documentation; others require the physical card.

Common errors that extend processing time.

- Presenting only a digital I-94 on a phone. Acceptance varies by office; print the document.
- Providing a hotel address as the mailing address. The SSN card is returned to SSA if the recipient has departed before delivery.
- Misspelling the mailing address relative to USPS records. The card is mailed but cannot be delivered; verify the address before submission.

Operating without the SSN in the interim. Most employers can initiate payroll while an SSN application is pending, applying for an SSN-pending withholding exemption. Certain benefits — including HSA contributions and some 401(k) plan elections — require the SSN on file. The first 30 days without an SSN are generally manageable; friction increases past day 45.

1.5 · A US phone number

A US phone number is required by week 1. Bank applications, HR systems, medical providers, lease applications, and most online verification flows assume a US-format 10-digit number with SMS capability.

Immediate path. Purchase a prepaid SIM on day one at an airport kiosk or a T-Mobile, Verizon, or AT&T retail location. Prepaid lines cost $30 to $40 per month and require neither a credit check nor an SSN. The limitation is that prepaid plans do not establish the carrier relationship that supports longer-term postpaid pricing; the line is intended as a bridge.

Longer-term carrier selection. Once the SSN is processed and a US bank account is operational, transition to a postpaid line at Mint Mobile, Visible, Google Fi, or a major carrier. Mint Mobile and Visible operate on the T-Mobile and Verizon networks respectively, with full-feature service at $15 to $25 per month. Google Fi is more expensive but bundles international roaming, which is material for frequent travel to India.

Avoid in week 1. A 24-month contract with a major carrier. The permanent residence is unsettled, US credit is unestablished, and a bundled flagship phone is unnecessary at this stage. Acquire the prepaid SIM in week 1 and port the number to a long-term carrier in week 4 or 5.

The US financial and administrative system uses the phone number as a universal authentication token. SMS-based two-factor authentication depends on it, and Indian phone numbers do not reliably receive SMS from US banks. Establishing the US number early prevents authentication failures during downstream account setup, particularly when configuring the first 401(k) account or completing identity verification with the IRS.

1.6 · Your first US bank account

US banks generally require an SSN for account opening, but most other systems require a bank account before they will process payroll or related transactions. Three banks consistently open accounts for newly-arrived foreign nationals without a current SSN, accepting passport, visa stamp, I-94, and US address documentation:

- **HSBC** offers explicit international account products designed for this use case. Fee structures are reasonable and online banking is competent.
- **Bank of America** opens accounts with passport, I-94, and visa documentation at branches with experience handling foreign customers — typically larger branches in major metropolitan areas. Request an account that does not require an SSN. Branch tellers may decline initially; branch managers are familiar with the procedure.
- **Citibank** provides similar service, particularly at branches in metropolitan areas with substantial international populations: New York City, San Francisco, Boston, and Chicago.

These banks open the account under a temporary "applied-for" SSN placeholder, which is updated when the physical card arrives. Subsequent account behavior is identical to a standard US account.

Decline employer-recommended bank arrangements unless the underlying product justifies the relationship. Several large US employers maintain "preferred bank" arrangements that offer convenience but typically inferior products: low yield, monthly fees, basic online banking. Present the employer offer letter as documentation at one of the three banks above, and select the account on product terms rather than employer relationship.

Account configuration. A free checking account with no monthly fee and no minimum balance, paired with a savings account at the same institution. The savings account at the primary bank earns negligible interest, typically 0.01% to 0.1% APY; this is acceptable for the first 30 days. Higher-yield options are addressed in Part 2.

Documentation to obtain at account opening:

- Account number and routing number, recorded for direct deposit configuration.
- A temporary debit card, typically issued at the branch.
- Online banking credentials.
- A signed bank statement or welcome letter, which functions as a proof-of-residency document for subsequent applications.

Direct deposit operational timing. Some US banks impose a 3 to 5 business day hold before direct deposit becomes operational on a newly opened account. The hold reflects an internal verification window applied to new account holders without prior US credit history. Confirm the institution's

specific timeline at account opening so that the first payroll deposit can be scheduled accordingly; otherwise the first paycheck may land outside the expected timeframe.

1.7 · Proof of US residence

US institutions request formal documentation of your US address at least three times during your first 90 days: the SSN application, the bank account opening, and the permanent lease application. The standard documents — utility bills, bank statements, voter registration — generally require an already-established US address. The cycle resolves once the first address-validating document is obtained.

Four documents that satisfy proof-of-address requirements before utility bills are available:

Employer letter of employment. A letter on company letterhead, signed by HR, confirming employment and recording the address on file. US employers of substantial size maintain a template for this; the letter is typically issued within a week of request.

Signed short-term-rental confirmation. Some institutions accept the booking confirmation directly. Others prefer a more formal acknowledgment from the host. Most Airbnb hosts produce one on request. Corporate-housing providers issue stay confirmations as standard practice.

Bank welcome letter. Once a US bank account is operational, the welcome letter or first bank statement is accepted as proof of address by most other institutions. This is the operational unlock: the first address-validating document enables the next, and the next.

Temporary mailbox service. Services such as Earth Class Mail and Anytime Mailbox provide a real US street address that accepts mail on your behalf. Acceptance varies by institution; the service is useful as a bridge when a permanent address is not yet established.

The operating principle: obtain a single address-validating document by any available path, then use it to unlock subsequent applications. By day 30, the address documentation question has typically resolved itself.

1.8 · The first-week checklist

The following milestones should be complete by the end of day 14:

Day 1. I-94 PDF retrieved from i94.cbp.dhs.gov, with copies emailed to yourself and stored locally. Prepaid SIM purchased and US phone number established. Temporary housing confirmation saved as PDF.

Days 2 to 3. Passport, visa stamp, and I-797 (if applicable) photographed and filed with the I-94. US-based Apple ID or Google account configured if not already in place. Employer letter of employment requested for use as proof of address.

Days 4 to 7. Bank branch visit (HSBC, Bank of America, or Citibank). Free checking and savings accounts opened with passport, I-94, and employer letter. Direct deposit configured with the employer payroll system. SSA appointment scheduled for week 2.

Days 8 to 14. SSA appointment attended; receipt obtained. Permanent-housing search initiated with a target lease execution by day 45. Prepaid SIM number ported to the long-term carrier — Mint Mobile, Visible, or Google Fi. If spouse or dependents require ITINs in place of SSNs, the topic is raised with the employer's immigration counsel; ITIN mechanics are covered in Part 5.

By day 30. SSN card in hand and recorded with the bank, employer, and any other institution that requested it. Bank account fully operational with debit card, online banking, and confirmed direct deposit. Permanent housing identified and lease execution underway. All immigration documentation organized in a single archive folder.

> PLAYBOOK MOVE
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> The three actions that determine the trajectory of the first 90 days, in order: print the I-94 within 48 hours of arrival; obtain a prepaid SIM on day one; schedule the SSA appointment for day 10. The phone provides the authentication token relied upon by every downstream system. The SSN initiates the timeline for every financial and tax process that follows. The I-94 establishes the legal record of entry. The majority of reported friction during the first month traces to one of these three being out of sequence; performing them in the correct order positions the remaining items to fall into place on a predictable timeline.
>
> Engage a cross-border immigration counsel or specialist relocation advisor before your relocation if your work-visa category, employer arrangements, or destination city present complications not addressed by the general sequence above.

Part 2 begins once your SSN is in hand and your first paycheck has been deposited. It addresses US banking structure, building US credit from a zero baseline, and connecting your new US accounts to the Indian banking and investment positions you have left behind.

Last updated: May 24, 2026. The procedures described reflect typical 2026 onboarding processes. SSA office procedures, bank documentation requirements, and immigration paperwork conventions are subject to administrative change; verify current requirements with the relevant federal agency or your employer's immigration counsel before relying on a specific procedure.

END OF SAMPLE CHAPTER

The handbook continues for *another 80 pages.*

Parts 2 through 8 cover the operational sequence from banking and credit setup through the first-year US tax filing, the FBAR mechanics, the NRE/NRO/FCNR framework, the parallel F-1 student track, and the agency-and-citation reference appendix.

Part 2 Setting Up Money

Part 3 Your First Job (and How You Get Paid)

Part 4 Healthcare, Housing, Year-1 Taxes

Part 5 The Cross-Border Edition

Part 6 The First Year Wrap-Up

Part 7 For Students Arriving on F-1 Visas

Part 8 References and Resources

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