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THE LANDFALL GUIDE LIBRARY · NOVEMBER 2026

Moving from the US to the UK

30 plain-English guides to taxes, money, visas, housing, schools, healthcare and settling in, covering both countries.

Build your free, personal move plan at **yourlandfall.com/plan**: five questions, and only the steps that apply to you.

yourlandfall.com · Based in Scotland, covering the UK.

General information, not personal tax, financial, legal or immigration advice.

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Do I still have to file US taxes after moving to the UK?

THE SHORT ANSWER

Yes. US citizens and green card holders file a US return every year, wherever they live. Most people living in the UK owe little or no US tax, because UK tax usually covers it, but the filing doesn't stop.

Who still has to file

The US taxes its citizens on their worldwide income, wherever they live. So if you're a **US citizen** (including a dual citizen, or someone born abroad to an American parent) or a **green card holder**, you keep filing a US return after you move.

If you're neither, you generally stop filing once you leave, although income from US sources, such as rent from a US property, can still be taxed in the US.

What you file each year

Your US return reports your worldwide income, including your UK salary, interest and gains. Depending on your situation, it can come with:

- **Form 1040**, your normal federal return.
- **Form 1116 or Form 2555**, to claim foreign tax credits or to exclude foreign earnings.
- **The FBAR (FinCEN Form 114)**, if your non-US accounts add up to more than $10,000 at any point in the year. Joint accounts with a non-US spouse count.
- **Form 8938**, if your foreign financial assets pass higher limits. For a single filer living abroad, that's more than $200,000 at year end or more than $300,000 at any point in the year.

Deadlines for people living abroad

The two tax years don't line up. The US year runs January to December. The UK year runs **April 6 to April 5**.

What	Normal date	If you live abroad
US tax owed	April 15	April 15. Interest runs from here.
US return	April 15	June 15 automatically, October 15 if you ask for an extension
FBAR	April 15	October 15 automatically
UK Self Assessment (online)	January 31 after the UK tax year ends	Same

How you avoid paying tax twice

Two tools stop double tax:

- **Foreign tax credits** let you set UK tax you've paid against US tax on the same income.
- **The foreign earned income exclusion** takes foreign earnings out of US tax, up to an annual limit.

Most people working in the UK do better with foreign tax credits, because UK tax on the same income is usually higher than US tax. The right choice depends on your income and your family, and switching back and forth has restrictions, so it's worth deciding properly once.

Why the order matters: because the tax years differ, your US and UK returns each need figures from the other. Prepared separately, one of them is usually wrong.

Traps for new arrivals

- **UK ISAs aren't tax-free for the US.** The income is taxable on your US return, and UK funds held inside one can trigger harsh US rules for foreign funds.
- **Your US funds can be taxed as income in the UK.** See mutual funds and ETFs in the UK.
- **Paying off a UK mortgage can create US tax.** If the pound falls against the dollar while you owe in pounds, the US can tax the currency gain.
- **Giving up a green card has rules.** Long-term holders can face US exit tax. Get advice before you surrender it.

What to do next

If you have more than a salary, such as investments, a US home or a business, this is where specialist help usually pays for itself. Build your move plan to see every step that applies to you.

When do I start paying UK tax?

THE SHORT ANSWER

When you become UK tax resident under the Statutory Residence Test. In the year you arrive, split-year treatment can mean UK tax only applies from your arrival date, and new arrivals may be able to claim four years of relief on foreign income and gains.

The UK tax year

The UK tax year runs from **April 6 to April 5**, not January to December. Everything below works in UK tax years.

The Statutory Residence Test

Whether you're UK resident for a tax year is decided by the **Statutory Residence Test**. In short, it works in three stages:

1. **Automatic overseas tests.** If you meet one, you're not UK resident for that year (for example, very few days in the UK).
2. **Automatic UK tests.** If you meet one, you are UK resident (for example, spending 183 days or more in the UK, or your only home being in the UK).
3. **Sufficient ties test.** If neither applies, your days in the UK are weighed against your ties here, such as family, a home, work and time spent here in earlier years.

Most people who move here to live and work become UK resident in the tax year they arrive.

Split-year treatment

If you arrive part-way through a UK tax year, you may not be taxed as a UK resident for the whole year. **Split-year treatment** divides the year into an overseas part and a UK part, so UK tax on most foreign income only applies from your arrival.

It applies only in set situations, such as starting full-time work in the UK or making the UK your only home. It's applied on your UK tax return, so it matters which situation you're in.

The four-year regime for new arrivals

Since April 2025, the UK has a **foreign income and gains (FIG) regime** for new arrivals. If you were **not UK resident in each of the previous 10 tax years**, you can claim relief from UK tax on foreign income and gains for your **first four tax years** of UK residence.

Points to know:

- It has to be **claimed** on your UK return, year by year.
- Claiming it can cost you some UK allowances for that year.
- For Americans it interacts with US tax. Income relieved in the UK can still be taxed by the US, without UK tax to credit against it. It's often still worthwhile, but it needs working through.

What to do next

The day UK residence starts is the date the rest of your plan hangs on: when to sell investments, what happens to a US home sale, and which returns you file. Build your move plan to see the steps for your situation.

How do I avoid paying tax twice on the same income?

THE SHORT ANSWER

The US–UK tax treaty and US foreign tax credits are designed so you pay roughly the higher of the two countries' tax, not both. Most Americans living in the UK use foreign tax credits, because UK tax is usually higher. It only works if both returns are prepared with each other in mind.

The basic idea

As a US citizen or green card holder living in the UK, both countries can tax you:

- **The UK** taxes you because you live here.
- **The US** taxes you because of your citizenship or green card.

The fix isn't to pay once. It's that the US usually lets you **credit** the UK tax you've paid against your US tax on the same income. Because UK rates are usually higher, the US bill on UK salary often comes to zero.

Your two main tools

	Foreign tax credit (Form 1116)	Foreign earned income exclusion (Form 2555)
How it works	UK tax paid is set against US tax on the same income	Earnings up to an annual limit are left out of US tax
Covers	Earnings and most other income	Earnings only, not investment income
Unused amounts	Excess credits can carry forward for up to 10 years	Nothing carries forward
Usually better when	Your UK tax is higher than your US tax would be (most people)	You pay little UK tax on earnings

Two things families should know:

- **The child tax credit.** If you use the exclusion, you generally can't get the refundable part of the US child tax credit. Using foreign tax credits keeps it available.

- **Switching is restricted.** Once you've used the exclusion and then revoke it, you generally can't choose it again for five years without IRS consent.

What the treaty does, and doesn't do

The US–UK treaty decides which country gets first right to tax different kinds of income, such as pensions, dividends and property. But it has a **"saving clause"**: the US keeps the right to tax its own citizens as if the treaty didn't exist, except in specific areas such as pensions. So for most income, foreign tax credits are what actually stop double tax.

Social security: National Insurance vs Social Security

You usually pay into only one system. Under the US–UK **totalization agreement**, people employed in the UK generally pay **National Insurance**, not US Social Security. Short-term secondments from a US employer can stay in the US system with a certificate. Self-employed people need to check which system applies.

Why the timing trips people up

The UK tax year runs **April 6 to April 5**; the US year is the calendar year. Your US return needs UK tax figures that may not be final yet, and your UK return may need US figures. Doing them separately is how credits get missed or claimed twice.

What to do next

If you have only a UK salary, this is usually straightforward. If you also have investments, rental income, a business or stock awards, specialist advice usually pays for itself. Build your move plan to see where it fits.

Do I need to file a UK tax return?

THE SHORT ANSWER

Not always. If all your income is a salary taxed through payroll (PAYE), you may not have to. But most new arrivals from the US do file, because split-year treatment, foreign income and the four-year regime for new arrivals are all claimed on a UK Self Assessment return.

How UK tax is usually collected

Most UK employees never file a return. Their employer deducts tax through **PAYE** (Pay As You Earn), using a **tax code**, and that's the end of it.

Americans often need more than that, because PAYE only handles your UK salary.

When you'll probably need to file

You'll usually need a **Self Assessment** return if, for example:

- you want **split-year treatment** in the year you arrive
- you want to claim the **four-year regime** for foreign income and gains
- you have **foreign income or gains**, such as US interest, dividends, rent or a home sale
- you're **self-employed** or have **rental income**
- you have **other untaxed income** HMRC can't collect through your tax code

Registering

If you haven't filed before, you need to **register** for Self Assessment. You'll get a **Unique Taxpayer Reference (UTR)**.

- Register by **October 5** after the end of the tax year you need to file for.
- The tax year runs **April 6 to April 5**, so for a year ending April 5, 2027, register by October 5, 2027.

Key dates

What	Deadline
Register for Self Assessment	October 5 after the tax year ends
Paper return	October 31 after the tax year ends
Online return	January 31 after the tax year ends
Pay what you owe	January 31 after the tax year ends
Payments on account (if they apply)	January 31 and July 31

Payments on account are advance payments toward next year's bill. They usually apply once your bill outside PAYE passes a set level. They can come as a surprise in your second year, when you pay last year's balance plus the first advance payment at the same time.

Making Tax Digital

The UK is moving self-employed people and landlords above set income levels to **Making Tax Digital**, with quarterly digital updates using approved software. If you'll have business or rental income, check whether it applies to you.

Getting it right with your US return

Your UK and US returns use different tax years and each needs figures from the other. Preparing them together avoids missed credits and double counting. See how to avoid paying tax twice.

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What happens to my stock options and RSUs when I move to the UK?

THE SHORT ANSWER

They can be taxed by both countries. The UK generally taxes the part of an award that relates to days you worked in the UK, while the US taxes you on all of it as a citizen and gives credit for UK tax. Mapping your vesting dates against your move date before you go is the key step.

Why awards are tricky

Restricted stock units (RSUs) and options are usually earned over a **vesting period** that can run for years. If you move part-way through, part of the award was earned while you worked in the US and part while you worked in the UK.

How each country looks at it

- **The UK** generally taxes employment income from an award when it vests (RSUs) or when you exercise (most options). For people who move, it usually taxes only the share that relates to **UK workdays** during the vesting period.
- **The US** taxes you on the whole amount as a citizen or green card holder, and gives **foreign tax credits** for UK tax on the UK part.
- The **treaty** helps decide which country has the first right to tax which part, so credits go the right way.

Payroll surprises

Your employer may run UK tax and National Insurance through **UK payroll** when shares vest, and may also report the income in the US. Over- and under-withholding is common in the first couple of years. Check that the UK share calculation uses the right workday split.

Things to plan before you move

- **List every grant** with its grant date, vesting dates and type (RSU, incentive stock option, non-qualified option).
- **Check timing**: a vest shortly before you move may be US-only; one shortly after may be split.

- **Incentive stock options (ISOs)** can lose their US tax advantages if the timing goes wrong, and don't get special UK treatment.
- **Selling shares later**: any growth after vesting is a capital gain, which the UK can tax once you're resident.

What to do next

Equity awards are one of the steps where specialist advice usually saves more than it costs, especially for large or frequent vests. Build your move plan and pick "Stock options or RSUs" to see the steps in order.

What happens to my US business or LLC when I move to the UK?

THE SHORT ANSWER

The US and UK often see the same business differently. A single-member LLC that the IRS ignores is usually treated as a separate company by the UK, and an S corporation's profits can be taxed at different times in each country. If you run the business from the UK, it may also become UK resident for tax. Get advice before you move.

The core problem: two views of one business

For US tax, many small businesses are “see-through”. A single-member LLC is usually **disregarded**, and an S corporation’s profits flow through to its owners each year.

The UK often doesn’t follow that view:

- **LLCs** are generally treated by HMRC as **companies** in their own right. Profits you’d report personally in the US can be seen in the UK as the company’s profits, taxable to you only when paid out.
- **S corporations** are companies in UK eyes. The profit the US taxes you on each year may not be your income for UK purposes until it’s distributed.

When the two countries tax the **same money at different times or as different kinds of income**, foreign tax credits may not line up, and you can end up paying more than you should.

Where the business is managed

A company can become **UK resident for tax** if it’s centrally managed and controlled from the UK. If you’re the sole decision-maker and you now live here, that can apply to your US company, bringing its profits into UK corporation tax.

Common options people look at

These all need personal advice:

- keeping the business and changing how profits are paid out
- changing the US tax classification before you move
- setting up a UK company or operating as a UK sole trader for UK work

- winding up a dormant entity before you become UK resident

Also check

- **US state filings and registered agent** requirements if you're no longer living in the state.
- **Banking**: some US banks restrict business accounts for owners living abroad.
- **Payroll and social security** for yourself and any staff.

What to do next

This is one of the most valuable steps to get right before you become UK resident. Build your move plan and pick "A business or LLC".

What happens to my 401(k) and IRA when I move to the UK?

THE SHORT ANSWER

In most cases they can stay where they are and keep growing tax-deferred. The US–UK tax treaty generally stops the UK taxing the growth until you take money out. Cashing out or rolling over around the move is where expensive mistakes happen.

The short version

US retirement accounts are generally respected by the **US–UK tax treaty**. While you live in the UK, the UK generally doesn't tax the growth inside your 401(k) or IRA. Withdrawals are taxed when you take them, under the treaty's pension rules.

401(k)s and traditional IRAs

- **Leaving them alone is usually fine.** The account keeps growing tax-deferred, as it would in the US.
- **Withdrawals** are generally taxed in the UK as pension income while you live here, with the treaty deciding how US tax and UK tax interact.
- **Early withdrawals** can mean US penalties as well as tax in both countries, with credits that may not line up neatly.

Roth IRAs

Roth IRAs need more care. The UK's position relies on the treaty treating your Roth as a pension.

- **Growth and qualified withdrawals** can stay free of UK tax.
- **Contributions made after you become UK resident** can put that protection at risk, so pause before contributing once you've moved.

Common mistakes

- **Cashing out "to simplify things"** before or just after the move. That can mean penalties and tax in both countries.
- **Rolling over without checking the UK side.** A move between account types can be fine in the US but have different UK results.

- **Assuming your US broker will keep you.** Some US firms restrict accounts for customers living abroad. Ask before you move, and update your address properly.

What to do next

Retirement accounts are one of the steps where specialist advice usually pays for itself, especially with a Roth or if you might take money out in the next few years. Build your move plan to see where they fit in your timeline.

Are my US mutual funds and ETFs a problem in the UK?

THE SHORT ANSWER

Often, yes. Most US funds don't have UK "reporting fund" status, so once you're UK resident, gains on them can be taxed as income rather than at lower capital gains rates. The best time to plan is before you arrive.

Why US funds are a UK problem

From the UK's point of view, a US mutual fund or ETF is an **offshore fund**. Unless it has UK **reporting fund status**, which most US funds don't, gains when you sell are taxed as **income** rather than as capital gains. Income tax rates are higher, and capital gains allowances don't help.

Why UK funds are a US problem

It works the other way too. To the US, most UK and other non-US funds are **PFICs** (passive foreign investment companies), which come with harsh US tax and extra forms. So simply swapping your US funds for UK ones usually swaps one problem for another.

What people usually look at

These need personal advice, but the usual starting points are:

- **Timing:** selling or reorganizing before you become UK resident, while UK tax doesn't apply.
- **The four-year regime:** if you qualify for the FIG regime, foreign gains may be relieved from UK tax for your first four UK tax years.
- **What you hold:** individual shares, and the small number of funds with UK reporting status, are treated differently from typical US funds.
- **Retirement accounts:** funds inside a 401(k) or IRA are generally covered by the treaty's pension rules instead. See 401(k)s and IRAs.

What to do next

If you have a taxable brokerage account with funds in it, this is one of the most valuable steps to get right before you move. Build your move plan to see it in order with everything else.

How do UK workplace pensions work for Americans?

THE SHORT ANSWER

Your UK employer will usually enroll you in a workplace pension automatically, with you and your employer both paying in. The US–UK tax treaty generally lets that pension grow without US tax, and can give US tax relief on contributions, within limits. Personal pensions and lump sums need more care.

Automatic enrollment

UK employers must automatically enroll eligible workers into a **workplace pension**. If you're 22 or over and earn above a set amount, you'll be enrolled unless you opt out.

- **You and your employer both contribute**, with legal minimums. Many employers pay more, especially if you pay more too.
- Your contributions usually get **UK tax relief**, so a contribution costs you less than its face value.
- You can opt out, but you'd usually lose your employer's contribution.

How the US sees your UK pension

Under the **US–UK tax treaty**, a UK pension scheme is generally respected by the US:

- **Growth inside the pension** generally isn't taxed in the US until you take money out.
- **Contributions** to a UK workplace scheme can often be deducted or excluded on your US return, within US limits, if conditions are met.
- **Employer contributions** can usually be kept out of your US taxable income, again within limits.

These benefits depend on meeting the treaty's conditions, which are clearer for **employer schemes** than for personal pensions such as a SIPP.

Watch-outs

- **The 25% tax-free lump sum** that the UK allows may not be tax-free in the US. Plan withdrawals with both countries in mind.

- **Reporting:** UK pensions usually need to be reported on your FBAR and Form 8938, even though they're not taxed each year.
- **Funds inside personal pensions** can raise US investment issues if they aren't covered by the treaty.
- **Salary sacrifice** arrangements change how contributions show on your payslip; check how they're reported in the US.

The UK State Pension

National Insurance contributions build your **UK State Pension** record. You usually need **10 qualifying years** to get any State Pension and **35 years** for the full amount. The US–UK **totalization agreement** can count time in both countries towards eligibility for each system's benefits.

What to do next

If you're moving with a 401(k) or IRA as well, read what happens to your 401(k) and IRA. For larger pensions, cross-border financial planning advice usually pays for itself.

How do I open a UK bank account as an American?

THE SHORT ANSWER

It's easiest once you have a UK address and your visa documents. Many people use a multi-currency account to bridge the gap, then open a UK account after they land. Your US credit history won't follow you, so start a UK one early.

The chicken-and-egg problem

UK banks usually want **proof of a UK address** and your **ID and visa**. Landlords often want a UK bank account. That's why the first weeks can feel stuck.

What helps:

- **A multi-currency account** you can open before you leave, to hold pounds and pay a deposit.
- **Banks with new-arrival accounts.** Some UK banks open basic accounts with your visa and a letter from your employer or university.
- **Your employer.** Some have arrangements with a bank for new staff.

Being a US person

Because of US reporting rules (FATCA), UK banks report accounts held by US citizens. Most current accounts (the UK name for checking accounts) are fine. **UK investment platforms are pickier**, and some don't accept US citizens at all. That's another reason to plan investments before you move.

Keep your US accounts working

Tell your US bank and brokerage you're moving abroad. Some restrict or close accounts for overseas customers, and it's much easier to sort out before you leave.

Building a UK credit file

Your US credit score doesn't transfer, so start a UK credit history early. See how to build a UK credit history.

What to do next

Build your move plan to see banking in the right order with housing and everything else.

How do I build a UK credit history?

THE SHORT ANSWER

Your US credit score doesn't transfer, so you start from zero. Getting on the electoral register where you can, keeping bills in your name, and using a credit card lightly and paying it off in full will build a UK credit file within months.

Why it matters

UK lenders, landlords, phone companies and even some utility firms check your **credit file**. With no UK history you may face:

- higher deposits or rent in advance
- being refused a phone contract or credit card at first
- fewer mortgage options

How UK credit works

There's no single UK credit score. Lenders use reports from **credit reference agencies**, mainly **Experian, Equifax and TransUnion**, and each lender scores you its own way. You can check your file with each agency for free.

Steps that build your file

1. **Get on the electoral register if you can.** It confirms your address to lenders. US citizens can't usually vote in UK general elections, but in **Scotland and Wales**, foreign nationals with permission to live here can usually register for devolved and council elections. Elsewhere, you may not be eligible, and that's fine.
2. **Put bills in your name**: energy, broadband, council tax and your phone.
3. **Open a UK current account** (checking account) and use it for your salary and bills. See opening a UK bank account.
4. **Get a starter credit card**, use it for small regular spending, and **pay it off in full** every month.
5. **Keep the same address** where you can. Frequent moves make your file thinner.

What to avoid early on

- Applying for lots of credit at once. Each application can leave a mark.
- Missing payments, even small ones.

- “Credit repair” services that charge for things you can do yourself.

US credit: keep it alive

Keep at least one US credit card open and in use if you can, with a US address for statements. You may want US credit again, and an inactive account can be closed.

What to do next

Build your move plan to see credit-building in the right order with banking and housing.

How should I move money from the US to the UK?

THE SHORT ANSWER

Compare the total cost, meaning the exchange rate plus fees, not just the fee. Specialist transfer providers are usually cheaper than banks for large amounts. Moving your own savings isn't taxed in itself, but have proof of where the money came from ready, because UK banks will ask.

What a transfer really costs

Most of the cost is hidden in the **exchange rate**, not the fee. Compare the rate you're offered with the mid-market rate you see on financial news sites. A gap of 2–3% is common at banks; specialist providers are often much closer.

For a house deposit or a year's savings, that difference can be thousands.

Your options

Option	Good for	Watch out for
Your US bank's international wire	Simplicity	Wider exchange-rate margins and fees on both ends
Specialist transfer providers	Most transfers, including large ones	Check they're authorized by the FCA in the UK
Currency brokers (for large sums)	Home deposits, fixing a rate in advance	Minimum amounts; get quotes from more than one
Multi-currency accounts	Holding dollars and pounds, small regular transfers	Limits and fees for large amounts

Large transfers: be ready for questions

UK banks and providers must check where large sums come from. Have ready:

- statements showing where the money built up
- sale documents if it's from selling a home or investments
- gift letters if family is helping you

For a house purchase, your solicitor will ask for the same.

Tax points

- **Moving your own money** from the US to the UK isn't taxed in itself. What can be taxed is **income and gains**.
- **Sell first or move first?** If you sell investments to fund the move, the timing relative to when you become UK resident can affect UK tax on the gain. See when UK tax starts.
- **Exchange-rate gains** can be taxable in the US in some cases, such as repaying a UK mortgage.

Keep a US account

Keep a US checking account open for US bills, refunds and credit cards. Some US banks restrict accounts for customers living abroad, so ask before you move.

What to do next

Build your move plan to see money steps in order.

Should Americans use ISAs and Premium Bonds?

THE SHORT ANSWER

Often not in the way Brits do. ISAs and Premium Bond prizes are tax-free in the UK, but the US taxes them, and funds held inside a stocks and shares ISA usually count as PFICs, which carry harsh US tax and extra forms. A cash ISA can be fine; most other UK "tax-free" products need care.

Why “tax-free” isn’t tax-free for you

UK tax breaks only apply to UK tax. As a US citizen or green card holder, you still report the income and gains on your **US return**, and the US doesn’t recognize ISAs.

Product by product

Product	UK	US	Usual view for Americans
Cash ISA	Interest tax-free	Interest taxable	Can be fine, as long as you report the interest
Stocks and shares ISA (funds)	Tax-free	Funds usually PFICs: harsh tax and extra forms	Usually avoid
Stocks and shares ISA (individual shares)	Tax-free	Dividends and gains taxable	Possible, but you lose most of the benefit
Lifetime ISA	Tax-free, plus a government bonus	Bonus and growth likely taxable	Needs advice
Junior ISA	Tax-free	Same issues as above, for your child	Needs advice
Premium Bonds	Prizes tax-free	Prizes taxable income	Report any prizes

The PFIC problem

Most UK funds and ETFs are **passive foreign investment companies (PFICs)** for US tax. Without special elections, gains are taxed at the top US rate with an interest charge, and each fund needs its own **Form 8621**. That cost usually outweighs the UK tax saving.

What Americans usually do instead

- Use the **UK workplace pension**, which is generally respected by the US–UK treaty. See UK pensions for Americans.
- Hold **individual shares** rather than funds where investing in taxable accounts.
- Keep investments in **US accounts** where the provider allows UK-resident customers.
- Use a **cash ISA** for savings, and report the interest in the US.

What to do next

Cross-border investing is an area where advice usually pays for itself. Build your move plan to see your investment steps in order.

Which UK visa routes are open to Americans?

THE SHORT ANSWER

Most Americans move on a work visa (usually Skilled Worker, which needs a job offer from a licensed sponsor), a family visa (if your partner is British or settled), a talent-based visa, or as a student. Some Americans are already British citizens by descent. Rules, fees and salary levels change often, so check your own case with a regulated adviser.

This is general information, not immigration advice. In the UK, only regulated advisers can give immigration advice on your own case. We can introduce you to one.

Visiting first

US citizens don’t need a visa for short visits, but you do need an **Electronic Travel Authorisation (ETA)** before you travel. A visit doesn’t let you work or live here.

The main routes

Route	Who it's for	The key requirement
Skilled Worker	People with a UK job offer	A job with a licensed sponsor employer, at the required skill and salary level
Global Business Mobility	Staff moved by an overseas employer, e.g. to set up a UK branch	Employer sponsorship, usually for a set period
Global Talent	Leaders or emerging leaders in fields such as tech, science, the arts	An endorsement from an approved body, or a qualifying prize
High Potential Individual	Recent graduates of top-ranked universities	A degree from an eligible university within the last few years
Innovator Founder	People starting an innovative business	Endorsement of the business idea
Family (partner or spouse)	Partners of British citizens or settled people	Proof of the relationship, plus financial and other requirements
Student, then Graduate	People studying in the UK	A place on a course with a licensed sponsor

UK Ancestry visas are only for Commonwealth citizens, so they're generally not open to Americans unless you also hold a Commonwealth citizenship, such as Canadian or Australian.

Already British?

Check before you apply for a visa. You may already be a **British citizen by descent**, for example if a parent was born in the UK. Some people born before 1983 to a **British mother** can register as British under rules introduced to correct past unfairness. A British passport means no visa at all.

Costs to plan for

Most routes involve an **application fee** and the **Immigration Health Surcharge**, both paid upfront per person. Some routes also need proof of savings. Check current amounts on GOV.UK.

Your family

Partners and children can usually come as **dependants** on many routes, though not all. Check this early, because it affects which route works for you.

What to do next

Build your move plan. If you're "not sure yet" about your route, it will point you to the first step.

How do I get settled status and British citizenship?

THE SHORT ANSWER

Most people first get indefinite leave to remain (ILR, also called settlement) after a qualifying period on their visa route, then can apply for British citizenship, usually after a further 12 months. The US allows dual citizenship. The UK government has been changing settlement rules, so check the current qualifying period for your route.

This is general information, not immigration advice. A regulated adviser can check your own timeline.

Step 1: Indefinite leave to remain (ILR)

ILR means you can live and work in the UK without time limits. It's often called **settlement**.

- On many routes, such as Skilled Worker and family routes, the qualifying period has been **five years**. Some talent routes have been shorter.
- **The government has proposed longer qualifying periods** for many routes, with ways to qualify sooner. Check what applies to you before relying on a date.
- You'll usually need to pass the **Life in the UK test**. As a US national, you normally meet the **English language** requirement through your nationality.
- **Time spent outside the UK** counts against you if you exceed the limits, so keep a record of every trip.

Step 2: British citizenship

Once you have ILR, you can usually apply to **naturalize** as a British citizen:

- usually after holding ILR for **12 months**, or straight away if you're married to a British citizen
- with limits on time spent outside the UK in the qualifying years
- followed by a **citizenship ceremony**

Dual citizenship

The UK and US both allow **dual citizenship**. Becoming British doesn't mean giving up US citizenship. But:

- **US tax filing continues** as long as you're a US citizen.
- You must **enter and leave the US on your US passport**.
- Giving up US citizenship is a separate, serious step with its own tax rules.

Keep a paper trail from day one

- every entry and exit date
- your visa decisions and eVisa records
- payslips, tenancy agreements and council tax bills

These make later applications much simpler.

What to do next

See which visa routes are open to Americans, or build your move plan.

What should I do in my first few weeks in the UK?

THE SHORT ANSWER

Set up your eVisa account access, get a UK phone number, open a bank account, register with a doctor, apply for a National Insurance number, and sort council tax and utilities for your home. Do them roughly in that order, because each one makes the next easier.

Week one

1. **Check your eVisa.** The UK now uses **eVisas** (digital immigration status) instead of physical cards. Make sure you can sign in to your UKVI account, and that your passport details are up to date. You'll use it to prove your **right to work** and **right to rent** with a share code.
2. **Get a UK SIM.** A UK phone number makes everything else easier. SIM-only plans need no credit check. See phones, internet and the TV licence.
3. **Keep your US number** active for US banks' security codes, even on a cheap plan.

Weeks one to two

4. **Open a bank account.** See opening a UK bank account.
5. **Register with a GP** (family doctor) near your home. See how healthcare works.
6. **Apply for a National Insurance number** if you don't have one. It's the UK's version of a Social Security number. You can usually start work before it arrives.

Once you have a home

7. **Register for council tax** with your local council. It's a local property tax paid by whoever lives there, and some households get a discount, such as living alone.
8. **Set up utilities**: energy, water and broadband. Broadband installation can take a couple of weeks, so book early.
9. **Get a TV licence** if you'll watch live TV or BBC iPlayer.
10. **Join the electoral register** if you're eligible. It helps your credit file. See building UK credit.

Also in the first month or two

- **School places**, if you have children. See UK schools for American families.
- **Driving**: plan your UK license. See driving on a US license.

- **Tell the IRS and your US providers** your new address.
- **Keep records** of your arrival date. It matters for UK tax. See when UK tax starts.

What to do next

Build your move plan and tick these off as you go. Your plan keeps them in the right order.

How does renting work in the UK?

THE SHORT ANSWER

Most Americans rent first. Expect reference checks, a capped deposit that the landlord must protect in a government-approved scheme, and council tax on top of rent. Without UK credit history you may be asked for a guarantor or rent in advance, within legal limits. The rules differ in England, Scotland, Wales and Northern Ireland.

How it usually works

1. **Search** on the big property sites, or use a letting agent. Homes go quickly in busy cities, so be ready to view and offer fast.
2. **Pay a holding deposit** to reserve the home while checks are done.
3. **Pass referencing**: checks on your income, employer and credit. New arrivals with no UK history may be asked for a **UK guarantor** or **rent in advance**.
4. **Sign the tenancy**, pay the deposit and first month's rent, and move in.

Deposits

- Deposits are **capped**. In England the usual cap is **five weeks' rent**, and the holding deposit is capped at one week's rent. In Scotland, the cap is two months' rent.
- Your landlord must put the deposit in a **government-approved protection scheme** and give you the details. This applies across the UK.

Right to rent (England)

In **England**, landlords must check that you have the **right to rent** before the tenancy starts. You'll prove it with a share code from your eVisa account. This check doesn't apply in Scotland, Wales or Northern Ireland.

Things that differ by nation

	What to know
England	The Renters' Rights Act is moving tenancies to rolling contracts and limiting rent in advance. These changes were being brought in during 2026, so check what applies on your move date.
Scotland	Private tenancies are open-ended, with no fixed term. Landlords must be registered. See Scotland.
Wales	Tenancies are called "occupation contracts", with their own rules on notice.
Northern Ireland	Its own tenancy rules, including deposit protection.

Costs on top of rent

- **Council tax**: a local tax on your home, paid by the people who live there. Some households get a discount, such as people living alone.
- **Utilities**: energy, water (paid separately in most of England and Wales), broadband.
- **TV licence** if you watch live TV or BBC iPlayer.
- **Contents insurance** for your belongings. Your landlord insures the building, not your things.

Furnished or unfurnished?

"Furnished" usually means furniture is included, and "unfurnished" often still includes kitchen appliances. Check exactly what's included, because UK homes and appliances are often smaller than in the US.

What to do next

Build your move plan to see housing in the right order with banking and credit.

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How does buying a home work in England, Wales or Northern Ireland?

THE SHORT ANSWER

You make an offer through the estate agent, but nothing is legally binding until contracts are exchanged, often months later. You'll need a solicitor or conveyancer, should get a survey, and will pay Stamp Duty Land Tax (or Land Transaction Tax in Wales). If you still own your US home, or buy before becoming UK resident, extra charges can apply.

Buying in Scotland works differently. See buying a home in Scotland.

Step by step

1. **Get a mortgage agreed in principle** if you're borrowing.
2. **Make an offer** through the estate agent. It isn't binding on either side yet.
3. **Instruct a solicitor or conveyancer** to handle the legal work.
4. **Book a survey** to check the condition of the property.
5. **Searches and enquiries**: your solicitor checks the title, local authority records and more.
6. **Exchange contracts**: the deal becomes binding and you usually pay a deposit.
7. **Completion**: the money moves and you get the keys. Your solicitor pays the property tax.

Until exchange, either side can pull out. Sellers can accept a higher offer from someone else ("gazumping"), and buyers can lower their offer. Move steadily and keep your paperwork ready.

Property tax

Where	Tax
England and Northern Ireland	Stamp Duty Land Tax (SDLT)
Wales	Land Transaction Tax (LTT)

Three things that catch Americans out:

- **You still own a US home.** If you own a home anywhere in the world when you buy, **higher rates** usually apply, unless you're replacing your main home within the rules.

- **You buy before you're UK resident.** In England and Northern Ireland, buyers who aren't UK resident for SDLT purposes pay an **extra non-resident surcharge**. You may be able to reclaim it if you then spend enough time in the UK.
- **First-time buyer relief** only applies if you've never owned a home anywhere, including in the US.

Leasehold or freehold?

Most **houses** are freehold: you own the building and land. Most **flats** are **leasehold**: you own a lease for a set number of years, and pay **service charges** and sometimes **ground rent**. Check the remaining lease length carefully, because short leases are harder to sell and to mortgage.

Mortgages for new arrivals

Lenders will look at your visa, how long it has left, your UK credit history and your income. Expect fewer options and possibly a larger deposit at first. A mortgage broker who works with new arrivals can help.

What to do next

Build your move plan and choose "A home I own" if you'll keep your US home.

How do UK schools work for American families?

THE SHORT ANSWER

State schools are free, and places are allocated by your local council, mainly by where you live. Children are grouped by age into "years", which run from September, and start school younger than in the US. Private schools charge fees. Scotland's system is different again.

This guide covers England in most detail. Scotland's system is different. See schools in Scotland.

Ages and year groups

The school year runs from **September to July**, and children are grouped by their age on **September 1**.

UK (England)	Age during the year	Rough US equivalent
Reception	4–5	Pre-K / kindergarten
Years 1–6 (primary)	5–11	Kindergarten to 5th grade
Years 7–11 (secondary)	11–16	6th to 10th grade
Years 12–13 (sixth form)	16–18	11th and 12th grade

Children usually start **Reception** in the September after they turn four, a year earlier than many US kindergartens.

Exams

- **GCSEs** at the end of Year 11 (age 16), usually in 8–10 subjects.
- **A levels** in Years 12–13, usually in three subjects, which UK universities use for admission. Some schools offer the **International Baccalaureate** instead.

Getting a place

- **State schools are free.** Apply through your **local council**.
- Popular schools use criteria such as **distance from home**, siblings and sometimes faith. Where you live matters a great deal.

- There are fixed dates for September entry, but you can apply **“in year”** when you arrive. Councils usually want a UK address first.
- Check a school’s **Ofsted** inspection report and visit if you can.
- Some areas have **grammar schools**, selective state schools with an entrance test at age 10–11.

Private schools

Independent schools charge fees, which now include **VAT**. Confusingly, some of the oldest are called “public schools”. Many have their own entrance tests and waiting lists.

Thinking about US college?

UK qualifications are accepted by US colleges, but plan early: check what testing your target colleges want, keep track of extracurriculars, and look at schools with experience of US applications.

University fees

Whether your child pays “home” or international fees at a UK university depends on their **immigration status and residence history**, not just living here. Check this well before applications.

What to do next

Build your move plan and choose “A family with children” to add school steps.

How do citizenship and passports work for our children?

THE SHORT ANSWER

A child born in the UK to a US citizen parent can usually become a US citizen too, which you record through a Consular Report of Birth Abroad. Being born in the UK doesn't automatically make a child British unless a parent is British or settled at the time of birth, but children can often register as British later.

This is general information, not immigration advice. Citizenship depends on your family's exact circumstances.

US citizenship for a child born in the UK

A child born abroad to a **US citizen parent** is usually a US citizen at birth, as long as the parent meets **US physical presence or residence requirements** before the birth. These differ depending on whether one or both parents are US citizens.

To record it:

1. Apply for a **Consular Report of Birth Abroad (CRBA)** through the US Embassy in London. It's proof of US citizenship.
2. Apply for the child's **US passport**, usually at the same appointment.
3. Apply for a **Social Security number**. You'll need it to claim the US child tax credit.

For a passport for a child under 16, **both parents** usually need to give consent.

British citizenship for a child born in the UK

Being born in the UK doesn't automatically make a child British. A child born here **is British if, at the time of birth, a parent is**:

- a British citizen, or
- **settled** in the UK, for example with indefinite leave to remain.

If not, the child can often **register as British later**, for example once a parent becomes settled, or after living in the UK for their first ten years.

Children who move here with you

Children who aren't British usually come as **dependants** on a parent's visa. They may later be able to register as British, often around the time a parent naturalizes.

Dual nationality

The US and UK both allow it. A dual US–UK child should:

- **enter and leave the US on their US passport**
- have US tax filings if they ever have enough income, as for any US citizen

What to do next

See settlement and British citizenship, or build your move plan.

Can we get Child Benefit and help with childcare?

THE SHORT ANSWER

It depends on your immigration status. Most visas come with "no recourse to public funds", which usually rules out Child Benefit, although a British or settled partner may be able to claim it. Some childcare help depends on status and some doesn't. Families also often keep the US child tax credit by choosing the right way to avoid double tax.

Check eligibility carefully. Claiming a benefit you're not entitled to can affect future visa and settlement applications.

"No recourse to public funds"

Most UK visas carry a condition called **no recourse to public funds (NRPF)**. It means you can't claim most benefits, including **Child Benefit**. It changes once you get settled status.

Mixed families: if one partner is British or settled, that partner may be able to claim some benefits. Take advice first, because it can depend on the details.

Child Benefit

Where you're eligible, Child Benefit is a regular payment for each child. If either parent's income is above a set level, the **High Income Child Benefit Charge** claws some or all of it back through tax. Some families still register, because it can protect the non-earning parent's State Pension record.

Help with childcare

Help	Where	What to know
Funded hours for 3- and 4-year-olds	England	A universal entitlement that doesn't depend on parents' work
Extra funded hours for working parents	England	Depends on earnings and eligibility, so check immigration conditions
Tax-Free Childcare	UK-wide	Government top-up on childcare costs; check eligibility
Funded early learning and childcare	Scotland	Available for all 3- and 4-year-olds and some 2-year-olds
Funded childcare	Wales and Northern Ireland	Each has its own schemes

Check each scheme's eligibility on GOV.UK or your nation's site before you apply.

The US side: child tax credit

US citizens living abroad can still claim the **US child tax credit** for a child who has a **Social Security number**. How you avoid double tax matters. Families who use the foreign earned income exclusion generally lose the **refundable** part of the credit, which is one reason many use foreign tax credits instead. See how to avoid paying tax twice.

What to do next

Build your move plan and choose "A family with children".

How does healthcare work when you move to the UK?

THE SHORT ANSWER

Most visa holders pay the Immigration Health Surcharge with their visa application. That gives you NHS care on broadly the same terms as people who live here. Once you arrive, you register with a local doctor, called a GP.

The Immigration Health Surcharge

If you're coming on most types of visa for more than six months, you pay the **Immigration Health Surcharge** as part of your application. It's charged per person, per year of the visa, and paid upfront. Some visas are exempt. Check the current amount on GOV.UK when you apply.

Once you've paid it, you can use the NHS on broadly the same basis as people who live here.

Registering with a GP

In the UK, your first stop for almost everything is a **GP**, a family doctor at a local practice. Specialist referrals usually go through your GP.

- Register once you have a UK address. You can usually do it online.
- You don't need to wait until you're ill. Registering early makes everything easier later.

Prescriptions

- **Scotland, Wales and Northern Ireland:** prescriptions are free.
- **England:** most adults pay a flat charge per item, with exemptions and prepayment options.

Dentists and eye tests

NHS dental care isn't free for most adults in England, Wales and Northern Ireland. You pay set charges by type of treatment, and NHS dentists taking new patients can be hard to find, so start looking early. Many people use private dentists. In Scotland, NHS dental check-ups and eye examinations are free.

Emergencies

Call **999** in an emergency, or **111** for urgent medical advice that isn't an emergency. Accident and emergency (A&E) departments treat emergencies free of charge.

Private health insurance

Many people use the NHS alone. Some add private insurance for faster access to specialists or particular treatments, and some employers include it. It works differently from US insurance: it usually covers planned treatment, not emergencies, which the NHS handles.

What to do next

Build your move plan to see healthcare alongside the other steps for your first month.

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Can I drive in the UK on my US driver's license?

THE SHORT ANSWER

Yes, for up to 12 months after you become resident. After that you need a UK license. US licenses can't be swapped for UK ones, so most Americans need to pass the UK theory and practical tests.

The 12-month rule

You can drive in the UK on a valid US driver's license for **up to 12 months** from when you become resident. After that, you need a UK license.

Getting a UK license

US licenses can't be exchanged for UK ones, so the usual route is:

1. Apply for a **provisional license**.
2. Pass the **theory test**, which includes a hazard perception section.
3. Pass the **practical driving test**.

Test slots can be booked up weeks or months ahead in busy areas, so start early in your first year.

Things that surprise Americans

- **Manual (stick shift) is common.** If you take your test in an automatic car, your license only covers automatics.
- **Roundabouts everywhere**, and driving on the left.
- **Insurance can cost more** at first, because UK insurers can't see your driving history. Some will take US driving records into account if you ask.

What to do next

Build your move plan to see driving alongside your other first-year steps.

How do I bring my dog or cat to the UK?

THE SHORT ANSWER

Dogs, cats and ferrets can come from the US without quarantine if you follow the rules in the right order: microchip, then rabies vaccination, then wait at least 21 days, then a health certificate shortly before travel. Dogs also need a tapeworm treatment just before arrival. Most pets must fly as cargo, not in the cabin.

This covers travel to **Great Britain** (England, Scotland and Wales). Northern Ireland has different rules.

The steps, in order

Order matters: get it wrong and your pet may have to go into quarantine at your cost.

1. **Microchip** your pet. It must be done **before or on the same day as** the rabies vaccination.
2. **Rabies vaccination**, from at least 12 weeks old.
3. **Wait at least 21 days** after the first rabies vaccination before travel.
4. **Animal health certificate**, issued by a USDA-accredited vet and endorsed by USDA APHIS, within a short window before you travel.
5. **Dogs only: tapeworm treatment** by a vet between **1 and 5 days** (24 to 120 hours) before arriving in Great Britain, recorded on the certificate.

Getting here

- Pets must arrive on an **approved route** with an **approved carrier**.
- Most airlines **don't allow pets in the cabin** on flights to the UK, except recognized assistance dogs. Pets usually fly in the hold as cargo.
- **Pet relocation companies** handle the paperwork and booking for a fee, which many families find worth it.

Banned and restricted breeds

Some dog types are **banned or restricted**, including pit bull terrier types and, since 2024, **XL Bully** dogs in England, Wales and Scotland. Check before you plan to bring a dog of a similar type.

Other pets

Birds, rabbits, reptiles and other animals have different rules. Check GOV.UK for your animal.

Once you're here

- **Register with a UK vet** soon after you arrive.
- Dogs must wear a **collar and tag** with your name and address in public, and must be microchipped and registered on a UK database.
- **Pet insurance** is common, because UK vet bills aren't covered by anything else.

What to do next

Build your move plan. Pet travel is included under shipping and logistics.

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How do I ship my belongings to the UK?

THE SHORT ANSWER

If you've lived outside the UK for at least 12 months and you've owned and used your belongings for at least six, you can usually bring them in free of import duty and VAT under Transfer of Residence relief. Apply before they arrive. Think hard about what's worth shipping, because US electrical items and cars often aren't.

Transfer of Residence relief

You can usually import your personal belongings **without paying import duty or VAT** if:

- you've lived **outside the UK for at least 12 consecutive months**
- you've **owned and used** the items for at least **six months** (vehicles too)
- you're moving your **main home** to the UK
- the items are for your own use

Apply for **Transfer of Residence (ToR) relief** online **before** your goods arrive. Your moving company will need the reference. You generally can't sell, lend or hire out the items for 12 months after import.

Choosing a mover

- Get **at least three quotes** and check what's included: packing, customs clearance, delivery and unpacking.
- **Sea freight** (a shared or full container) is cheaper but takes weeks. **Air freight** is faster for a few essentials.
- Check the **insurance**: what it covers, and whether it's based on replacement value.
- Make a **detailed inventory**, which you'll need for customs and insurance.

What's worth shipping

Usually worth it: furniture you love, books, clothes, artwork, kitchenware, sentimental items.

Often not worth it:

- **US appliances and electronics.** The UK runs on **230 volts** with **Type G** three-pin plugs. US devices on 120 volts need a transformer unless they're dual-voltage. Most laptops and phone

chargers are fine with an adapter; hairdryers, kitchen appliances and power tools usually aren't.

- **Large American furniture.** UK homes, doors and staircases are often smaller. Measure first.
- **Your car.** Importing a US vehicle means approval tests, changes such as headlights, and registration. Selling and buying here is often simpler.

Things you can't, or shouldn't, bring

- **Firearms and weapons** are tightly controlled.
- **Certain foods, plants and seeds** are restricted.
- **Medicines**: bring prescriptions and letters, and check rules for controlled drugs.

What to do next

Build your move plan. Shipping sits in the "before you leave" stage.

Phones, internet and the TV licence

THE SHORT ANSWER

An unlocked US phone will usually work with a UK SIM. Get a UK number in your first days, but keep your US number for bank security codes. Book broadband early, because installation can take a couple of weeks. You need a TV licence to watch live TV or use BBC iPlayer, but not for on-demand streaming services alone.

Your phone

- **Check it's unlocked.** Ask your US carrier to unlock it before you leave.
- **SIM-only plans** are the easy start: monthly or pay-as-you-go, often with no credit check. Many support **eSIM**.
- UK numbers start with **07** for mobiles.

Keep your US number

US banks, brokerages and the IRS often send **security codes by text** to a US number. Before you move, either:

- keep a **low-cost US plan** that works abroad, or
- move your number to a **US internet calling service** that can receive texts, and check your bank accepts it.

Losing access to your US number is one of the most common headaches for new arrivals.

Home broadband

- **Check what's available** at the address before you sign a lease. Full-fibre speeds vary a lot by street.
- **Book early**: installation can take one to two weeks, longer if an engineer visit is needed.
- Contracts are often **12–24 months**, sometimes with set price rises during the contract, so read the terms.
- A mobile hotspot bridges the gap until it's installed.

The TV licence

You need a **TV licence** if you:

- watch or record programs **as they're broadcast live**, on any channel or device, or
- use **BBC iPlayer**.

You **don't** need one if you only watch on-demand streaming services such as Netflix and never watch live TV or iPlayer. Watching without a licence when you need one can lead to a fine.

US streaming services

Some US streaming services and apps work differently or not at all from the UK, because of licensing. UK versions of the big services have different catalogs.

What to do next

See your first few weeks in the UK for the full checklist.

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How does buying a home in Scotland work?

THE SHORT ANSWER

Very differently from the US, and from England. Homes are often sold "offers over" with a closing date for sealed bids, the seller provides a Home Report with a survey, your offer goes through a solicitor, and you pay Land and Buildings Transaction Tax rather than Stamp Duty.

What's different

- **"Offers over."** Many homes are marketed at "offers over" a set price, and often sell for more.
- **Closing dates.** When several buyers are interested, there's a deadline for sealed bids. There's usually one chance, so agree your limit first.
- **The Home Report.** The seller provides a report with a survey, a valuation and an energy report before you view. Lenders usually work from it.
- **Solicitors do more.** Your offer is made through a solicitor, and many solicitors also sell homes.
- **The deal binds earlier.** Once the **missives** (formal letters between solicitors) are concluded, the contract is binding.

Step by step

1. **Get a mortgage agreed in principle.** This is harder without UK credit history, and some lenders specialize in buyers who've just moved here.
2. **View with the Home Report in hand**, and read the survey and valuation.
3. **Ask your solicitor to note interest**, so you're told if a closing date is set.
4. **Offer by the closing date** through your solicitor.
5. **Missives are concluded**, and the deal is binding.
6. **Date of entry**: the money moves, your solicitor files the LBTT return and pays it, and you get the keys.

Property tax: LBTT and the Additional Dwelling Supplement

In Scotland you pay **Land and Buildings Transaction Tax (LBTT)** to Revenue Scotland, not Stamp Duty.

Two points that catch Americans out:

- **Still own your US home?** If you own another home anywhere in the world when you buy, the **Additional Dwelling Supplement** can apply on top, unless you're replacing your main home within the rules.
- **First-time buyer relief** only applies if you've never owned a home anywhere, including in the US.

Renting first

Most new arrivals rent first. Private tenancies in Scotland are **open-ended**, with no fixed six- or twelve-month term, which gives you flexibility while you get to know the area.

What to do next

See what else is different in Scotland, or build your move plan with Scotland as your destination.

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How does Scottish income tax work?

THE SHORT ANSWER

If your main home is in Scotland, you're a Scottish taxpayer. Your earnings, pension and rental income are then taxed at Scottish rates across six bands, rather than the rest of the UK's three. Savings and dividends are still taxed at UK-wide rates, and National Insurance is the same everywhere. Higher earners generally pay a little more than elsewhere in the UK.

Who's a Scottish taxpayer?

You're a **Scottish taxpayer** if you're UK resident and your **main home is in Scotland**. Where your employer is based doesn't matter. Someone living in Edinburgh and working for a London company pays Scottish rates.

You'll see it in your **tax code**, which starts with an **S**.

What's taxed at Scottish rates

Income	Rates
Salary and self-employment	Scottish
Pensions	Scottish
Rental income	Scottish
Savings interest	UK-wide
Dividends	UK-wide
Capital gains	UK-wide
National Insurance	UK-wide

The six bands

Scotland has six income tax bands: **starter, basic, intermediate, higher, advanced and top**. The rest of the UK has three: basic, higher and additional. The **personal allowance** (the tax-free amount) is the same across the UK.

The rates and thresholds are set each year by the Scottish Parliament. In broad terms:

- people on **lower incomes** pay slightly less than in England
- people on **middle and higher incomes** pay more, and the gap grows as income rises

Check the current year's rates on GOV.UK.

The US angle

Paying more UK tax usually means **larger foreign tax credits** on your US return. For most Americans in Scotland, the US bill on salary comes to nothing, and excess credits can carry forward. See how to avoid paying tax twice.

Pensions

If you pay into a **personal pension**, relief is added at the basic rate automatically. Scottish taxpayers in higher bands may need to **claim extra relief** through their tax return. Workplace schemes usually handle this for you.

Moving to or from Scotland mid-year

Your Scottish status is decided for the **whole tax year**, based on where your main home was for most of it. Moving across the border part-way through a year can change which rates apply.

What to do next

See what else is different in Scotland, or build your move plan with Scotland as your destination.

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How do schools work in Scotland?

THE SHORT ANSWER

Scotland has its own system. Children start primary school (P1) in August, aged about four and a half to five and a half, and spend seven years in primary and up to six in secondary. They take Nationals, Highers and Advanced Highers rather than GCSEs and A levels. Places are allocated by catchment area, so where you live decides your school.

Stages and ages

Stage	Years	Rough age	Rough US equivalent
Nursery (early learning and childcare)	—	3–5	Preschool
Primary	P1–P7	4½–12	Kindergarten to 6th grade
Secondary	S1–S6	11–18	6th/7th to 12th grade

The school year starts in **mid-August**. Children usually start **P1** in the August when they're between about **4½ and 5½**. Children born in the autumn and winter months can usually **defer** starting for a year, with a funded nursery place.

Exams

- **National 4 and 5**, usually in S4 (age 15–16)
- **Highers**, usually in S5, typically four or five subjects. They're the main qualification for Scottish universities.
- **Advanced Highers**, in S6, for some subjects

Students can leave school at 16, but most going to university stay to S5 or S6.

Getting a place

- State schools are **free** and run by local councils.
- Each address has a **catchment** primary and secondary school. Living in the catchment usually guarantees a place.
- You can make a **placing request** for a school outside your catchment, but it isn't guaranteed.

- If schools matter to you, **check the catchment before you rent or buy**. Councils publish catchment maps.

Other options

- **Independent schools** charge fees, now including VAT.
- **Gaelic-medium education** is available in some areas.
- Some schools offer the **International Baccalaureate**.

University in Scotland

Most undergraduate degrees take **four years**, similar to the US. Students with Scottish “home” fee status don’t pay tuition fees, but eligibility depends on **residence and immigration status**, so check before applying.

What to do next

See the full guide to UK schools, or build your move plan with Scotland and “A family with children”.

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How do wills and estates work in Scotland?

THE SHORT ANSWER

Scotland has its own law of succession. A spouse and children have "legal rights" to part of your money and belongings that a will can't override, estates go through "confirmation" rather than probate, and unmarried partners have limited rights. A US will may not work smoothly here, so many Americans in Scotland make a Scottish will coordinated with their US one.

Legal rights: what a will can’t change

In Scotland, a spouse or civil partner and children have **legal rights** to part of your **movable estate**: money, investments and belongings, but not land or buildings.

Who	Legal rights share of movable estate
Spouse or civil partner, if there are children	One third
Spouse or civil partner, if no children	One half
Children together, if there’s a spouse	One third
Children together, if no spouse	One half

They can claim these instead of what the will leaves them. This surprises people from US states where you can leave your estate however you choose.

If there’s no will

Scotland’s intestacy rules give a surviving spouse **prior rights** to the home (up to a limit), its furnishings and a cash sum, followed by legal rights, and then the rest passes to relatives in a set order. **Unmarried partners don’t inherit automatically**; they can apply to the court, but only within six months.

Confirmation, not probate

Executors apply to the **sheriff court** for **confirmation**, which gives them authority to collect and distribute the estate. Assets in the US may need a separate US process.

Your US will

A US will can be **recognized** in Scotland if it was validly made, but it can cause delay and cost in practice. Many Americans here:

- make a **Scottish will** for UK assets, and keep a **US will** for US assets
- make sure each one says clearly what it covers, so neither cancels the other

Powers of attorney

A US power of attorney may not work in Scotland. Scottish **powers of attorney** are registered with the **Office of the Public Guardian (Scotland)**.

Inheritance tax and US estate tax

- **UK inheritance tax** now depends on residence. After about **ten years of UK residence**, your worldwide estate can be in scope; before that, mainly UK assets.
- As a US citizen, your worldwide estate stays within **US estate tax**.
- The **US–UK estate tax treaty** helps prevent the same estate being taxed twice.
- Leaving assets to a spouse who isn't a US citizen, or isn't long-term UK resident, can have **limits on the usual spouse exemptions** in both countries.

What to do next

This is an area for a Scottish solicitor working with a cross-border tax adviser. Build your move plan with Scotland as your destination.

About Landfall

Landfall helps Americans plan their move to the UK, with free move plans and guides that cover both countries. It's run by Leah Guevara from Edinburgh. Based in Scotland, covering the UK.

Members get dated reminders, templates, a community and time with Leah. When a step needs a qualified specialist, such as tax in both countries, investments or immigration, we say so plainly and can introduce you to people we trust. Some specialists pay us an introduction fee; we always say when.

Your next step: build your free move plan at yourlandfall.com/plan, or see memberships at yourlandfall.com/membership

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