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**BRIJ**

Professional Corporation

# The Ultimate Guide to Seamless Cross-Border Relocation from Canada to the U.S.

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# TABLE OF

# C CONTENTS

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- **Introduction:** A Thriving Opportunity Across Borders
- **Chapter 1:** Understanding Your Move — Why Move and How to Start Thinking Strategically?
- **Chapter 2:** Immigration Pathways and Visa Planning — Planning Your Legal Entry to the U.S.
- **Chapter 3:** Tax Residency and Departure Tax — Navigating Your Tax Responsibilities Across Borders
- **Chapter 4:** Managing Finances and Investments — Smart Financial Transitions for Wealth Preservation
- **Chapter 5:** Social Security and Retirement Accounts — Simplifying Cross-Border Retirement Planning
- **Chapter 6:** Real Estate and Housing — Settling into the U.S.: Real Estate Options Made Simple
- **Chapter 7:** Healthcare and Insurance in the U.S. — Understanding and Securing U.S. Healthcare Coverage
- **Chapter 8:** Lifestyle and Cost of Living Adjustments — Adapting to the U.S. Culture and Financial Realities
- **Chapter 9:** Education and Schooling for Families — Making the Right Choices for Your Kids' Future
- **Chapter 10:** Cross-Border Employment Opportunities — Leveraging Career Possibilities in the U.S.
- **Chapter 11:** Estate Planning Essentials — Protect Your Wealth Across Borders
- **Chapter 12:** Final Checklist and Next Steps — Your Roadmap to a Smooth Transition

# INTRODUCTION

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## A Thriving Opportunity Across Borders

Relocating from Canada to the United States can open new doors—career growth in fast-moving industries, a broader consumer market for entrepreneurs, and diverse lifestyle choices from coastal cities to quiet suburbs. In 2026, cross-border moves are increasingly strategic. Employers continue to recruit Canadian talent, remote and hybrid roles allow geographic flexibility, and families are seeking warmer climates or lower tax environments. But opportunity only pays off when you move with a plan.

In this Guide you'll learn how to pick the right visa pathway, structure your taxes to avoid surprises, reposition your investments, secure healthcare, and make smart housing decisions. You'll also find practical insights for families—from schooling to community fit—along with detailed checklists and examples that help you act, not just understand.

### What you can expect:

- Guidance for each stage of your move
- Tools to manage departure tax, U.S. tax residency, and cross-border finances
- Strategies for healthcare coverage, housing, and cost-of-living adjustments
- Advice tailored to professionals, families, retirees, and investors
- A final checklist and bonus resources to keep you organized

Your move is a financial decision, a legal change, and a personal journey. We'll help you navigate all three—so you arrive ready.

A large passenger airplane is shown in flight, silhouetted against a bright sunset sky. The plane is flying over a vast expanse of white, fluffy clouds. The sky transitions from a deep blue at the top to a warm orange and yellow near the horizon. A diagonal purple banner cuts across the lower half of the image, containing the text 'CHAPTER 1' in white, bold, sans-serif capital letters. A thin white line runs parallel to the banner below the text.

# CHAPTER 1

# Understanding Your Move Why Move and How to Start Thinking Strategically?

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Relocating is more than a change of address. It's a change in tax residency, legal status, and daily life. Start by clarifying your purpose and building a plan around it.

## Why Canadians move to the U.S.

- **Career acceleration:** The U.S. labor market offers depth in technology, healthcare, finance, engineering, and creative industries. Compensation packages often include equity, signing bonuses, and broader benefits.
- **Entrepreneurship:** Access to a larger consumer base, venture capital, and startup ecosystems in hubs like Austin, Miami, New York, and the Bay Area.
- **Lifestyle options:** Climate variety, urban or suburban living, and niche communities that support specific hobbies and interests.
- **Tax and cost-of-living trade-offs:** Some states have no income tax; others offer competitive corporate ecosystems. In certain sectors, the net-of-tax compensation and professional upside outweigh higher housing costs.

## Key considerations before you move

- Immigration pathway: Your visa determines your work rights, employer flexibility, and travel convenience. Investigate TN, H-1B, L-1, E-2, family options, and employment-based green card routes.
- Timing: Coordinate your move with visa issuance, employment start dates, school calendars, and lease/home sale timelines.
- Financial alignment: Plan coordination of RRSPs/TFASAs, investment sales, currency exchange, and insurance.
- Tax sequencing: Manage departure tax, establish U.S. tax residency at the right point, and avoid dual-residency conflicts.
- City fit: Align cost of living, commute, climate, and community with your goals.

## Choosing the right U.S. city

- Cost comparisons: Balance salary offers against housing, state taxes, insurance, and transportation.
- Career prospects: Choose hubs aligned with your sector. For example, tech in Seattle/Austin, biotech in Boston/San Diego, energy in Houston, finance in New York/Charlotte, film and media in Los Angeles/Atlanta.
- Personal goals: Proximity to family, outdoor lifestyle, cultural scene, or schools may be decisive.

## Action steps

1. Write a personal move statement: Why now? What must be true for this to succeed in 1–3 years?
2. Create a move calendar: Add visa filing, home sale/lease, school enrollment, and employer start date.
3. Build your professional team: Immigration lawyer, cross-border tax professional, and dual-licensed financial advisor.
4. Select three target cities and compare: salary benchmarks, taxes, rent or mortgage costs, commute times, and school ratings.

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# CHAPTER 2

# Immigration Pathways and Visa Planning — Planning Your Legal Entry to the U.S.

Understand your visa options early; they shape everything from employer choice to family planning and travel freedom.

## Common pathways for Canadians

- TN (USMCA/NAFTA Professional): For specific professions (e.g., engineers, accountants, scientists). Fast processing at the border for Canadians; employer-specific; renewable in three-year increments. Spouses may seek work authorization via separate eligibility (e.g., TD spouses currently cannot work; verify current rules before filing).
- H-1B (Specialty Occupation): Lottery-based for most employers; dual intent (clearer path to green card); initial three years, extendable to six and beyond with pending green card.
- L-1 (Intracompany Transfer): For executives/managers (L-1A) or specialized knowledge workers (L-1B) transferring from a related Canadian entity to a U.S. branch or affiliate.
- E-2 (Treaty Investor): For investors who make a substantial investment in a U.S. business; allows active management; renewable while the business operates.
- EB-5 (Immigrant Investor): Direct or regional center investments meeting capital and job creation requirements, leading to permanent residence.
- Family Sponsorship: Spouse/fiancé(e) of a U.S. citizen or permanent resident; timelines vary; typically provides work authorization after filing.
- O-1 (Extraordinary Ability): For individuals with sustained national or international acclaim in fields such as science, arts, athletics, or business.
- F-1 (Student) and J-1 (Exchange Visitor): For study or exchange programs; potential work authorization through OPT/CPT or program rules.

## Pros and cons by profile

- Professionals in listed TN occupations: Quick entry, lower cost; employer-bound; limited to specific roles.
- Tech or specialized professionals seeking green cards: H-1B offers dual intent but requires timing around lotteries and caps; consider cap-exempt employers (universities, research institutions).
- Executives with Canadian company roots: L-1A may be strong, especially if a green card via EB-1C is planned.
- Entrepreneurs: E-2 fits active operators investing significant capital; EB-5 fits those prioritizing permanent residence via investment.
- Families: Family-based paths may provide stability; consider interim work authorization timing.

## Timelines and practical tips

- Start six to nine months ahead: Gather degrees, transcripts, employment letters, and proof of qualifications.
- Confirm job title alignment: For TN, match roles to the official list and prepare a detailed employer support letter.
- Maintain documentation: Keep copies of pay stubs, contracts, corporate charts (for L-1), investment proofs (for E-2/EB-5), and marriage or birth certificates for dependents.
- Plan for status changes: If switching employers or visas, time filings to avoid gaps in work authorization.
- Track travel: Ensure passports, I-94 records, and entry stamps are accurate.

## Action steps

1. Choose the visa that best aligns with your medium-term goals (work flexibility, permanent residence, entrepreneurship).
2. Hire an immigration attorney early for strategy and filing.
3. Create a document vault with digitized records.
4. Build a visa timeline integrated with your relocation calendar.

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# CHAPTER 3

# Tax Residency and Departure Tax — Navigating Your Tax Responsibilities Across Borders

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Taxes can be the most complex part of your move. Planning ahead can save you time, money, and stress.

## Understanding tax residency

- Canada: You're tax resident based on residential ties (primary: home, spouse/children; secondary: driver's license, health coverage, bank accounts). When you cease residency, you may face departure tax.
- U.S.: Tax residency is often established under the Substantial Presence Test (SPT) or by holding a green card. Federal and state taxes apply separately. States have their own residency rules that can differ from federal standards.

## Departure tax (Canada)

- What it is: A deemed disposition of certain assets at fair market value when you cease Canadian residency, potentially triggering capital gains tax.
- Commonly affected assets: Non-registered investments, shares, funds, certain interests in trusts.
- Exclusions: RRSPs/RRIFs aren't subject to departure tax on the deemed disposition; principal residence may have separate rules. TFSAs are not taxed on departure in Canada, but future U.S. tax treatment can be problematic.

## Planning levers:

- Crystallize gains strategically before departure to use capital losses or lower-income years.
- Consider the principal residence exemption.
- File Form T1161 and related schedules, as applicable, to report certain property holdings.
- Explore the elective tax on departure vs. elections to defer (with security) in specific cases.

## U.S. tax residency and filing

- Federal: Once you the Substantial Presence Test or become a green card holder, you generally report worldwide income. First-year choice elections may apply.
- State: Residency can hinge on domicile and presence. If you move to a high-tax state, plan for state-level implications (e.g., credits, sourcing rules, stock option taxation).
- Canada-U.S. Tax Treaty: Tie-breaker rules determine residency when both countries claim you. Foreign tax credits prevent double taxation when applied correctly.

## Action steps

- Engage a cross-border tax advisor at least three months before leaving Canada.
- List all assets with cost base and market value; identify exposure to departure tax.
- Decide on timing of deemed disposition planning and any deferral elections.
- Review state tax rules for your destination; consider moving to a state with favorable rules if you have flexibility.
- Keep a day count and records for treaty tie-breaker use if needed.

## Avoiding double taxation

- Sequence your residency change: Avoid overlapping residency in two tax systems when possible.
- Use foreign tax credits: Coordinate Canadian and U.S. filings to claim credits and align income recognition.
- Manage stock options and RSUs: Compensation may be sourced between Canada and the U.S. based on workdays; keep detailed records.
- Treat TFSAs cautiously: TFSAs often lose their tax-free status in the U.S. and can create reporting burdens, especially if holding PFICs (e.g., many Canadian mutual funds/ETFs).

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# CHAPTER 4

# Managing Finances and Investments — Smart Financial Transitions for Wealth Preservation

Your financial accounts need a cross-border makeover. Aim for tax efficiency, liquidity for the move, and long-term growth.

## Banking and cash flow

- Open a U.S. bank account as soon as you have an SSN/ITIN; many institutions allow cross-border accounts for Canadians.
- Maintain a Canadian account for residual payments (tax refunds, rental income); avoid unnecessary closures before you complete all filings.
- Set up low-fee transfers between CAD and USD accounts for recurring needs.

## Investment accounts

### Non-registered accounts:

- Review for PFIC exposure (U.S. punitive tax regime on certain foreign funds). Consider rebalancing to U.S.-friendly holdings before U.S. residency.
- Assess capital gains/loss harvesting ahead of departure.

### RRSP/RRIF:

- Recognized under the Canada-U.S. Tax Treaty; you can generally keep RRSPs after moving.

### TFSA:

- Not recognized in the U.S. as tax-free; income may be taxable annually. Many choose to collapse TFSAs before becoming U.S. tax resident (consider market conditions and Canadian tax implications).

### LIRA/LIF:

- Complex withdrawal rules. Cross-border advisors can guide whether to convert, annuitize, or maintain.

### 529 plans vs. RESPs:

- RESPs can be problematic once in the U.S. for tax and grant reasons. If children will study in the U.S., compare keeping RESP vs. building U.S. 529 plans.

## Currency exchange strategy

- Ladder exchanges: Convert CAD to USD in stages to reduce currency risk around a volatile CAD/USD rate.
- Use FX specialists or brokerage platforms to lower spreads.
- Hedge large transfers if timelines are known.
- Keep an emergency buffer in both currencies during your transition.

## Portfolio alignment

- Tax-efficient funds: Replace Canadian mutual funds/ETFs that may fall under PFIC rules with U.S.-listed ETFs or equities once you're a U.S. tax resident.
- Asset location: Place income-heavy assets in tax-advantaged accounts; growth assets in taxable accounts if capital gains rates are favorable.
- Employer equity: Plan around vesting, Section 83(b) elections (for private stock grants), and cross-border source allocation.

## Insurance and protection

- Life and disability coverage: Review policies to ensure they remain valid after relocation; assess U.S. equivalents if coverage lapses.
- Umbrella liability insurance: Often useful in the U.S. due to litigation risk.
- Long-term disability and critical illness: Compare Canadian policies vs. U.S. employer offerings.

## Action steps

1. Inventory all accounts and investments, flagging PFICs and tax-inefficient holdings.
2. Decide on TFSA and RESP strategies pre-move.
3. Coordinate with a dual-licensed advisor to transition to U.S.-appropriate investments.
4. Implement a staged FX conversion plan with target rates and timelines.
5. Review insurance adequacy for income replacement and liability protection.

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# CHAPTER 5

# Social Security and Retirement Accounts Simplifying Cross-Border Retirement Planning

Retirement planning spans both systems. The key is coordination.

## CPP and OAS in the U.S.

- You can receive CPP and OAS while living in the U.S. Payments are typically taxable in the U.S. with treaty relief for double taxation.
- Update addresses and banking details with Service Canada; choose direct deposit to a U.S. account if available.
- OAS clawback rules depend on income; monitor impacts if U.S. income is significant.

## U.S. Social Security

- Eligibility requires sufficient credits (typically 40 quarters).
- If you have limited U.S. work history, the U.S.-Canada Totalization Agreement can combine periods of coverage to qualify for benefits, though the benefit amount is still based on actual earnings in each country.

## Totalization Agreement coordination

- Prevents double contributions for certain workers temporarily assigned across borders.
- May allow you to qualify for benefits by combining coverage periods.
- Coordinate filing: You may need records from both agencies; allow time for processing.

## RRSPs and U.S. retirement plans

- 401(k)/IRA contributions: Once in the U.S., tax-advantaged saving typically shifts to 401(k)s and IRAs.
- Rolling assets: Generally keep RRSPs intact, but align investment mix for U.S. taxation and retirement goals.
- Required minimum distributions (RMDs): Plan distribution timing and cash flow to manage tax brackets in both countries.

## Estate and beneficiary coordination

- Update beneficiaries on RRSPs, 401(k)s, IRAs, and life insurance to reflect your new domicile and estate plan.
- Consider spousal rollover and survivor benefits across systems.

## Action steps

1. Request CPP/OAS statements and U.S. Social Security earnings records.
2. Map retirement income sources in both countries and estimate after-tax cash flow.
3. Align RRSP and 401(k)/IRA investment strategies for your new tax reality.
4. Update all beneficiary designations post-move.
5. Calendar key ages and deadlines: catch-up contributions, RMDs, OAS eligibility, and Social Security claiming options.

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# CHAPTER 6

# Real Estate and Housing Settling into the U.S.: Real Estate Options Made Simple

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Housing choices affect taxes, cash flow, and lifestyle.

## Canadian property: sell or rent?

- Sell pre-move if you want clean severance of ties (helpful for establishing non-residency). Consider market conditions, capital gains exposure, and principal residence exemption.
- Rent if you want diversification or expect appreciation. You'll face Canadian non-resident withholding and filing requirements (e.g., NR6 elections), plus U.S. reporting of worldwide income.

## Buying in the U.S.

- Mortgage readiness: Build U.S. credit quickly. Some lenders offer "foreign national" programs, but rates may be higher.
- Down payment and reserves: U.S. lenders often require 20% down for best terms if credit history is thin.
- Property taxes and insurance: Vary widely by state and county. In some regions, property tax plus homeowner's insurance (and potential HOA fees) can exceed your mortgage.
- Insurance needs: Homeowner's, flood (where applicable), windstorm or hurricane coverage in coastal areas, and earthquake insurance in specific regions.

## Renting in the U.S.

- Review leasing norms: Application fees, credit checks, and security deposits are common.
- Negotiate lease terms: Ask for paint, carpet cleaning, or minor improvements.
- Understand tenant rights: They differ by state.

## Comparing markets

- High-cost hubs (e.g., San Francisco, New York): High salaries, high taxes/rent; best for industry access and networking.
- Growth markets (e.g., Austin, Raleigh, Nashville): Competitive housing relative to salaries; strong job growth.
- No-income-tax states (e.g., Texas, Florida, Washington): Evaluate property tax and insurance costs to get the full picture.

## Action steps

1. Decide whether to sell or rent your Canadian home with input from your tax advisor.
2. Build U.S. credit: secure a U.S. credit card, pay on time, and keep balances low.
3. Get pre-approved for a mortgage if buying; compare lenders familiar with cross-border borrowers.
4. Budget total housing cost: principal, interest, taxes, insurance, utilities, and HOA fees.
5. If renting, review lease clauses for early termination and renewal terms aligned with your visa.

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# CHAPTER 7

# Healthcare and Insurance in the U.S.

## Understanding and Securing U.S. Healthcare Coverage

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Healthcare in the U.S. is private and diverse. Getting coverage right is essential.

### Coverage options

- Employer-sponsored plans: Often the most cost-effective, with employer contributions. Choices include PPOs, HMOs, and high-deductible health plans (HDHPs) paired with Health Savings Accounts (HSAs).
- ACA Marketplace plans: Available via [Healthcare.gov](https://www.healthcare.gov) or state exchanges. Subsidies depend on household income and family size.
- Medicaid: For eligible low-income individuals and families; eligibility varies by state.
- Short-term or bridge coverage: Useful during gaps, but often limited benefits and not ACA-compliant.

### Understanding plan types

- PPO: Flexibility to see out-of-network providers (higher cost).
- HMO: Lower premiums, but requires primary care referrals and in-network care.
- HDHP + HSA: Lower premiums, higher deductibles, and tax-advantaged savings. HSAs can be powerful long-term investment vehicles if you can afford out-of-pocket costs.

## Key cost components

- Premiums: Monthly payments for coverage.
- Deductibles: What you pay before insurance starts covering non-preventive services.
- Co-pays and coinsurance: Fixed or percentage costs after deductible.
- Out-of-pocket maximums: The maximum you'll pay in a year for covered services.

## Practical steps to secure coverage

- If employed: Enroll during your initial eligibility window (often 30 days from start date).
- If not employed: Use the ACA special enrollment period triggered by your move.
- Prepare documents: Proof of residence, identity, and income.
- Choose providers: Confirm network participation before selecting a plan.
- Keep Canadian records: Transfer medical records and prescriptions; book initial U.S. primary care visits early as waits can be long.

## Additional insurance needs

- Dental and vision: Typically separate plans.
- Life and disability: Employer policies may be a baseline; consider supplemental coverage.
- Travel insurance: For frequent trips back to Canada.

## Action steps

1. List your healthcare needs and prescription requirements.
2. Compare employer plans vs. ACA options; model total annual costs under typical and high-usage scenarios.
3. Set up an HSA if choosing an HDHP; invest HSA funds for long-term growth if feasible.
4. Schedule U.S. primary care and specialist visits early and transfer medical records.
5. Confirm dependents' coverage start dates and pediatric provider availability.

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# CHAPTER 8

# Lifestyle and Cost of Living Adjustments — Adapting to the U.S. Culture and Financial Realities

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Small differences can feel big at first. With a plan, you'll adapt quickly.

## Cost of living

- Housing: Rent and mortgages vary dramatically by metro; factor in property tax and insurance.
- Taxes: State and local tax regimes differ; sales tax can be significant.
- Utilities and services: In some states, electricity and homeowner's insurance cost more due to weather risks.
- Transportation: Car-centric cities may require vehicle purchase, insurance, and parking costs.

## Climate and environment

- Northeast/Midwest: Four seasons, snow; plan for winter tires and heating costs.
- South: Heat and humidity; higher electricity bills for air conditioning.
- West Coast: Mild climates with potential wildfire or earthquake risks; insurance needs reflect this.

## Cultural transitions

- Workplace norms: At-will employment, performance-based reviews, and more frequent job changes.
- Financial practices: Credit scores matter for renting, loans, and sometimes employment screening.
- Community engagement: Join local clubs, sports, and volunteer groups to build a network.

## Daily money savers

- Use price comparison apps and warehouse clubs if it suits your lifestyle.
- Bundle insurance and shop around annually.
- Take advantage of employer benefits: commuter perks, FSAs/HSAs, tuition support, and gym subsidies.

## Action steps

- Build a new monthly budget based on your destination city.
- Price out car ownership vs. transit; account for insurance and tolls.
- Start networking early—online groups for Canadians in your target city can help with tips and social connections.
- Maintain a 3–6 month emergency fund in USD.
- Set auto-transfers for retirement savings in new U.S. accounts to keep momentum.

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# CHAPTER 9

# Education and Schooling for Families — Making the Right Choices for Your Kids' Future

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Education is central for many families. Research and planning help ensure a smooth transition.

## School system differences

- Public schools: Funded locally; quality can vary by district. School zoning often determines access.
- Charter schools: Publicly funded but independently operated; admission can be lottery-based.
- Private schools: Wide range of options; tuition varies significantly; financial aid may be available.
- Curriculum and testing: State standards differ; AP/IB programs and honors tracks can shape high school pathways.

## Choosing schools

- Research districts: Compare test scores, graduation rates, and extracurricular offerings.
- School visits: Many districts offer tours and open houses.
- Special education and ESL: Confirm services and eligibility processes if needed.

## Enrollment and documentation

- Typical requirements: Proof of address, birth certificate, immunization records, prior transcripts, and guardianship documentation if applicable.
- Timing: Enrollment windows can affect availability; aim to align your move with the school calendar where possible.

## Higher education planning

- In-state tuition: Residency rules vary by state; timelines to qualify may be 12 months or longer.
- Scholarships: Many merit-based programs are open to non-U.S. citizens and permanent residents; eligibility varies.
- Savings vehicles: 529 plans offer tax advantages for qualified education expenses; compare with RESP implications if you maintain Canadian accounts.

## Action steps

- Choose neighborhoods with your preferred school options; house-hunting and school selection are linked.
- Assemble documentation early—request transcripts and immunization records before leaving Canada.
- If considering private or charter schools, track application deadlines and testing requirements.
- For college planning, evaluate 529 plans and understand residency rules for in-state tuition.
- Prepare kids emotionally: school counselor meetings, extracurricular continuity, and community groups.

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# CHAPTER 10

# Cross-Border Employment Opportunities — Leveraging Career Possibilities in the U.S.

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The U.S. job market can be dynamic and fast-paced. Position yourself to stand out.

## Industries in demand

- Technology: Software engineering, data science, cybersecurity, AI/ML, product management.
- Healthcare: Nursing, allied health professionals, physicians, health IT and administration.
- Engineering and advanced manufacturing: Mechanical, electrical, civil, aerospace, and semiconductor.
- Finance and professional services: FP&A, audit, tax, consulting, risk, and compliance.
- Green economy: Renewable energy, EV infrastructure, battery tech.
- Creative and media: Film, television, gaming, content strategy.

## Employment norms

- At-will employment: Termination can occur without cause, subject to anti-discrimination laws.
- Compensation structure: Base salary, bonuses, equity, and benefits.
- Benefits: Health insurance, 401(k) match, PTO, parental leave, and education assistance.

## Credential optimization

- Translate qualifications: Convert degrees and certifications to U.S. equivalents; obtain credential evaluations if needed.
- Licensing: Professions like engineering, accounting, and healthcare may require U.S. licensing or state-specific credentials.
- Networking: Referrals are powerful; engage alumni groups, industry associations, and Canadian expat networks.

## Offer evaluation

- Model after-tax pay: Include state tax, health premiums, and commuting costs.
- Equity: Understand vesting schedules, cliffs, and tax treatment (ISOs vs. NSOs; RSU vesting).
- Remote vs. on-site: Remote roles may affect state tax exposure and eligibility for certain benefits.

## Action steps

- Update your resume for U.S. norms; include metrics and outcomes.
- Build a LinkedIn presence emphasizing cross-border experience and adaptability.
- Join industry associations in your target city and arrange informational interviews.
- Prepare a compensation model to compare offers apples-to-apples.
- Confirm visa portability if changing employers (TN vs. H-1B logistics).

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# CHAPTER 11

# Estate Planning Essentials — Protect Your Wealth Across Borders

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An estate plan ensures your assets and loved ones are protected across jurisdictions.

## Wills and trusts

- Update your will to reflect U.S. domicile, assets, and guardianship preferences.
- Consider a revocable living trust to streamline probate in your new state.
- Coordinate Canadian wills if you still hold assets in Canada; avoid conflicts between documents.

## Beneficiary designations

- Retirement accounts and life insurance pass by beneficiary designation; ensure they're current and consistent with your estate plan.
- Verify contingent beneficiaries.

## U.S. estate and gift tax basics

- Federal estate and gift tax rules include annual gift exclusions and lifetime exemptions; state-level estate or inheritance taxes may apply.
- For non-U.S. citizens, special rules can affect spousal transfers and estate taxation of U.S.-situs assets.

## Cross-border coordination

- Community property vs. common law states: Property ownership rules differ; adjust titling.
- Real estate in multiple jurisdictions: Consider local probate avoidance strategies (e.g., state-specific deeds, trusts).
- Powers of attorney and advance directives: Execute U.S. state-compliant documents; consider Canadian equivalents for assets retained there.

## Action steps

- Engage an estate planning attorney in your destination state and a Canadian lawyer for assets left behind.
- Draft or update wills, trusts, powers of attorney, and healthcare directives.
- Align beneficiary designations across RRSPs, IRAs/401(k)s, and insurance.
- Review titling on real estate and joint accounts.
- Revisit your plan every two to three years or after major life changes.

A large passenger airplane is shown in silhouette, flying from left to right across the upper portion of the frame. Below the plane, a vast expanse of white, fluffy clouds stretches across the horizon. The sky is a mix of deep blue and vibrant orange, indicating a sunset or sunrise. A prominent diagonal purple banner cuts across the middle of the image, containing the text 'CHAPTER 12' in white, bold, sans-serif capital letters. A thin white line runs parallel to the banner, positioned just below the text.

# CHAPTER 12

# Final Checklist and Next Steps — Your Roadmap to a Smooth Transition

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Use this practical checklist to keep your move on track.

## Six to nine months before

- Define your relocation objectives and choose target cities.
- Select an immigration pathway; retain an attorney and begin document collection.
- Consult a cross-border tax professional to map residency change and departure tax strategy.
- Inventory assets and accounts; identify PFIC exposure and TFSA/RESP strategy.
- Evaluate selling vs. renting your Canadian home.

## Three months before

- File immigration petitions/applications as directed.
- Begin currency exchanges in stages; open a U.S. bank account if eligible.
- Align healthcare plan timing; research ACA options if needed.
- Request school records; research districts and enrollment timelines.
- Review insurance (life, disability, property) and identify coverage gaps.

## One month before

- Confirm visa approval and travel logistics; organize I-94 and border documents.
- Set up U.S. credit card and mobile phone plan.
- Arrange temporary housing if permanent housing isn't ready.
- Transfer investment holdings as planned; reduce PFIC exposure before U.S. tax residency.
- Prepare a travel binder: passports, visas/approval notices, employment letters, financial statements.

## Moving week

- Finalize Canadian service cancellations or address changes (CRA, banks, insurance).
- Secure international health insurance if there's a gap.
- Take meter readings and document property condition if renting out your Canadian home.
- Keep critical documents in carry-on, not in checked luggage.

## First 30–60 days in the U.S.

- Apply for Social Security Number (if applicable) and state driver's license.
- Enroll in employer health benefits or ACA plan.
- Set up utilities and confirm renters/home insurance.
- Book initial primary care and pediatric appointments.
- Start U.S. retirement contributions (401(k)/IRA) and automate savings.

## First tax year

- Track days for SPT and treaty tie-breakers.
- File Canadian departure returns (T1, T1161, and related forms as applicable).
- File U.S. federal and state returns; claim foreign tax credits appropriately.
- Maintain records on stock options/RSUs for source allocation.

## Ongoing

- Review your estate plan and beneficiary designations.
- Rebalance your portfolio for U.S. tax efficiency annually.
- Reassess housing, school, and career fit after 6–12 months.

Your cross-border move deserves a personalized plan. Schedule a complimentary 30-minute consultation with a dual-licensed cross-border advisor and an immigration attorney from our trusted partner network. You'll receive:

- A tailored visa and tax residency roadmap
- A departure tax and asset transition review
- A healthcare and insurance coverage plan
- A custom budget and city comparison worksheet

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Disclaimer: The views expressed in this article are those of the author and should not be relied on to make decisions. Consider discussing your specific circumstances with an appropriate specialist.