Your first 90 days in the UK

From eVisa and bank account to GP, council tax and payroll, in the order you need them.

Before you fly (Weeks before)

- [ ] **Create your UKVI account and check your eVisa** must do
  Your permission is digital. Make sure the passport you will travel with is linked to your UKVI account; linking can take up to 24 hours.
- [ ] **Pack original documents** must do
  Degree certificates, marriage and birth certificates, employment letter or CAS, and your TB certificate. You will need some of them again for ILR and school admissions.
- [ ] **Book the first 2–4 weeks of accommodation** must do
  Most landlords want to meet you or see payslips first. A short let gives you an address for the GP, bank and council.
- [ ] **Plan money for the first month**
  Rent in advance is capped at one month in England since 1 May 2026, plus a deposit of up to 5 weeks' rent.

Week 1: land and set up (Days 1–7)

- [ ] **Get a UK SIM card** must do
  SIM-only plans average about £18 a month; you need a UK number for banks, GP and employers.
- [ ] **Open a bank account** must do
  Some app banks open with a passport and selfie; traditional banks may ask for proof of address. Deposits are protected up to £120,000.
- [ ] **Right to Rent check for your tenancy (England)** must do
  Give your landlord or agent a share code from your UKVI account. They must check every adult before the tenancy starts.
- [ ] **Sort out travel**
  Contactless or Oyster in London (daily caps apply); outside London single bus fares are capped at £3 until 31 December 2026.
- [ ] **Register with a GP** must do
  You do not need proof of address or immigration status to register. You paid the Immigration Health Surcharge with your visa (Health and Care visas are exempt).

Weeks 2–4: work, tax and home (Days 8–30)

- [ ] **National Insurance number** must do WORKING
  Check whether it is already in your UKVI account; if not, apply online. You can start work before it arrives.
- [ ] **Give payroll your details and check your tax code** must do WORKING
  Without a P45 you may be on an emergency code (1257L W1/M1 or X) at first. The standard code is 1257L (S1257L in Scotland).
- [ ] **Workplace pension** WORKING
  You are auto-enrolled: at least 8% in total, 3% from your employer. Opting out means losing the employer money.

- [ ] **Register for council tax** must do
  Tell your council when you move in. Living alone gives 25% off; full-time students are exempt.
- [ ] **Energy, water and broadband accounts** must do
  Give meter readings on day one. The Ofgem cap is £1,723 a year for a typical home (Oct–Dec 2026); average water £639 a year in England and Wales.
- [ ] **TV licence if you watch live TV or BBC iPlayer**
  £180 a year from April 2026.
- [ ] **Check your deposit is protected** must do
  In England and Wales the landlord must protect it within 30 days with DPS, mydeposits or TDS and give you the details.
- [ ] **Enrol at university and start term** must do STUDENTS
  Work up to 20 hours a week in term on degree-level courses, full-time in official vacations.
- [ ] **Apply for school places** must do FAMILIES
  Apply through your local council; state schools are free. Ask about in-year admissions if you arrive mid-year.
- [ ] **Know the "no recourse to public funds" rule** must do FAMILIES
  Most visas say "no public funds": you cannot claim benefits such as Child Benefit or Universal Credit. Free state schooling and NHS care are not affected.

Months 2–3: settle in (Days 31–90)

- [ ] **Register to vote**
  Indian citizens with permission to stay are Commonwealth citizens and can register for UK elections. Being on the electoral roll also helps your credit score.
- [ ] **Plan your driving licence**
  An Indian licence works for 12 months after you become resident; India is not an exchange country, so you must pass the theory (£23) and practical (£62) tests.
- [ ] **Find an NHS dentist**
  NHS dental care is charged in England; places can be scarce, so register early.
- [ ] **Start a UK credit history**
  Pay bills by direct debit and consider a credit-builder card; it matters for renting and phone contracts.
- [ ] **Set up money transfers to India**
  Compare providers on the total cost including the exchange-rate margin.
- [ ] **Check if you need Self Assessment** WORKING
  Indian rent, interest or other foreign income can mean a UK tax return. Register by 5 October after the tax year.
- [ ] **Start an absence log for ILR** must do
  Note every trip abroad from day one: more than 180 days outside the UK in any 12 months breaks the ILR clock.

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Interactive version: desieuropeantales.com/uk-first-30-days · Orientation only, not legal advice. Check the official checklist of your German mission or foreigners' office before your appointment.