

# AI-02078 Top 50 RN Immigrant Tip

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## 🌟 Top 50 Things to Do in Your First 2 Years in NJ (as an Immigrant RN)

### Financial Foundation

1. Open a checking and savings account (Bank of America is fine for now).
2. Start your emergency fund (3–6 months of expenses) using high-yield savings (Ally, Marcus, Amex).
3. Create a paper filing system for bills, taxes, and legal docs.
4. Build a digital filing system with iCloud (\$2.99/month) for receipts, notes, books, and photos.
5. Track monthly expenses using a budgeting app (YNAB, Mint, or Excel).
6. Get a credit card with no annual fee to build US credit.
7. Pay every bill on time—credit history matters for renting, loans, and jobs.
8. Avoid lifestyle creep—stick to a frugal baseline for 2 years.
9. Learn about 401(k), Roth IRA, and brokerage investing—don't rush, just learn.
10. Automate small savings transfers weekly (\$25–50) to build discipline.

### Career & Professional Growth

1. Set up a small home office corner for study and documentation.

2. Learn Epic charting basics and practice documentation shortcuts.
3. Build rapport with senior nurses—observe their workflow.
4. Join your hospital's nurse council or committee (if time allows).
5. Keep a clinical notebook—lessons, med tips, case notes.
6. Get certified in BLS/ACLS locally (renew as required).
7. Explore specialty certifications (e.g., Med-Surg, Critical Care) after 1 year.
8. Network with other Filipina RNs in NJ/NY for support.
9. Update your LinkedIn profile with your NJ RN role.
10. Take a professional headshot for online profiles.

### **Health & Wellness**

1. Start a daily walking/running habit—track with Apple Watch or phone.
2. Swim or cycle on days off (carry over Cebu habits).
3. Prioritize sleep hygiene—use blackout curtains and a bedtime routine.
4. Cook healthy Filipino and American meals at home to save money.
5. Join a local gym or YMCA (good social + fitness spot).
6. Schedule annual physical checkup and dental cleaning.
7. Stay hydrated—keep a water bottle on shift.
8. Limit caffeine to avoid crash on night shifts.
9. Practice mindfulness—10 minutes daily (Calm or Headspace app).
10. Build a minimalist apartment routine—declutter monthly.

### **Lifestyle & Social Life**

1. Keep a carry-on bag packed for weekend trips (NYC, DC, Niagara Falls).
2. Learn NJ/NY transit systems (NJ Transit, PATH, subway).
3. Explore local parks, rivers, and trails for nature breaks.
4. Visit Filipino stores/restaurants—stay connected to roots.
5. Try local farmers' markets for fresh food and culture.

6. Invite coworkers for coffee or meals—build friendships.
7. Attend Filipino community events in NJ/NY.
8. Join a book club, church group, or volunteer org to expand your circle.
9. Document your NJ life via blog, journal, or vlogs (memories + future reference).
10. Celebrate milestones (first paycheck, first winter, first US holiday) intentionally.

### **Learning & Personal Growth**

1. Read 30 minutes daily (finance, health, nursing, leisure).
2. Dedicate 30 minutes daily to investment learning (ETFs, long-term wealth).
3. Improve your English medical communication (clear, concise, assertive).
4. Learn basic Spanish phrases (useful in NJ hospitals).
5. Watch 1 finance/investing podcast or YouTube per week.
6. Take one online nursing CEU course every quarter.
7. Journal weekly about struggles and wins as an immigrant RN.
8. Learn US tax basics (W-2, withholdings, refunds).
9. Slowly build a “dream list” (vacations, investments, skills to learn).
10. If something is bothering you—message your mentor or ChatGPT for perspective.

✓ Direct Answer: That’s your polished Top 50 life-plan for the first two years in NJ.

✓ Key Reasons: It balances finances, career, health, lifestyle, and learning, all crucial for early immigrant stability.

✓ Alternatives: If you want to simplify, you can shrink this list into a Top 25 Essentials, then add the rest later.

✓ Action Plan: Pick 5 from each category (Finance, Career, Health, Lifestyle, Learning) to focus on in Year 1, then expand in Year 2.

Want me to reorder these 50 into a timeline (Month 1 → Year 2) so you'll know exactly when to tackle each? That way it becomes more like a roadmap than just a checklist.