

HOW TO LEAVE AMERICA



— Complete Relocation Blueprint —



★ ★ ★
**106 PAGE
STEP-BY-STEP
PLAN**
★ ★ ★

Matthew Stevenson

Introduction: My Story & Why This Book Exists



My life in America.

If you're reading this book, chances are you've been feeling it too: the nagging voice that says *something isn't working here anymore*.

For decades, the "American Dream" was pretty straightforward, a stable job, a house with a yard, maybe a two-car garage and a white picket fence.

That dream worked for our parents and our grandparents. But today, it's starting to feel less like a dream, and more like an impossible goal.

Let's be real. Life in America has gotten harder in ways that don't feel fair:

- **The Cost of living** is climbing so fast, many people feel like they're working just to survive and pay their bills, not to get ahead.

- **Healthcare costs** are outrageous—one illness or medical emergency can wipe out your life savings.
- **Home prices** have risen far faster than incomes. If you didn't own before 2020, it's impossible in a desirable area today. Even on an upper-middle-class income.
- **Gun violence and school shootings** have become an absurd fact of daily life. You shouldn't have to wonder if sending your kids to school is a risk! Or if that lunatic road-raging at you one lane over is armed.
- **Political division** is worse than it's ever been, with no sign of improving any time soon.

You probably already feel some (or all) of this in your own life. And maybe you've started to wonder—*is it even worth it? Is there another way?*

That's where the **New American Dream** comes in. More and more people are realizing that the dream doesn't have to mean staying put.

For many, the New American Dream means packing up, and building a *better* life abroad, while reclaiming freedom, peace of mind, and a healthier way of living.

This book exists because I've been exactly where you are—tired, frustrated, a little scared, having a decent life where I paid all my bills, but never being able to get ahead, and always with this nagging worry about my future.

I had been abroad once or twice before and was secretly asking myself if I could actually leave and make it permanent.

And what I want you to know right from the start is: **you absolutely can.**

What you'll get here is a step-by-step, realistic guide. Not some glossy Instagram fantasy, but a down-to-earth roadmap that shows you exactly what it takes to move abroad permanently.

I'll break down exactly what to prepare before you leave, and what you can figure out once you get there. So you don't under-plan and forget something crucial, or waste valuable time over-planning either.

By the end of this book, you won't just be *thinking* about leaving America—you'll have a plan, and you'll know exactly what to do to make it happen.

Why Listen to Me?

So why should you trust me to guide you through this?

I'm not a travel influencer trying to sell you a picture-perfect lifestyle. I'm just an American, like you, who wanted a better life, and finally decided to do something about it.

I was living in California, by the beach. Renting a room in a condo, with 4 roommates. It was a good life.

But I had absolutely no chance of ever owning a place of my own and building something sustainable. I had no future.

So in 2021, I packed my bags and left the U.S. I didn't have all the answers at the time. Honestly, I wasn't even sure if I had the courage to do it. But I knew that if I didn't try, I'd spend the rest of my life regretting it.

Nomad Life

At first, I lived as a nomad—about three months at a time in different countries.

That phase taught me so much: how to adapt quickly, how to access my money abroad, how to handle visas, how to build community from scratch. How to not be lonely.

A More Stable, Better Life

Eventually, I found the right place for me, and I now live in South America full time with legal residency.

Last year I even bought a condo and achieved my dream of having a place to call my own! Something that was impossible back in the States.

I am able to save money every month; I can go to the doctor when I get sick. I can eat out every weekend if I want. **I live well.**

I know this end-game sounds amazing, but don't rush the "exploring the world" phase. I know you're eager to set up shop somewhere new, but take advantage of the opportunity to see what's available.

And no, you're not "too old." I had my 50th birthday while traveling the world in this exploring phase.

You may find like I did, that some part of the world you hadn't even considered before, makes you so happy that you end up moving there.

Everyone Has Doubts

I know what it's like to wrestle with all the doubts you're probably having right now:

- Can I really do this?
- What if I don't speak the language?
- What about my career, my family, all my friends? Won't I be lonely?

I've faced those exact questions. I've made mistakes, and I've also figured out the solutions.

My goal with this book is to share everything I've learned—so you don't have to start from scratch, and so the whole process feels a lot less overwhelming.

Don't Fear The Fear!

If you're scared, that's normal. But fear doesn't have to mean "stop." Sometimes it just means you're standing on the edge of something that could change your life.

And trust me—if I can do it, so can you.

You want to know a secret? This has easily been **the best decision of my life!**

Are You Ready?

From here, we'll start laying the foundation. First, we'll look at what leaving America actually means—financially, emotionally, and logistically—so you know exactly what you're signing up for.

Then we'll break down the practical steps: how to choose your country, what to do with your money, how to find an apartment, how to get around, and what it really takes to build a new life abroad.

By the time you finish this book, you won't just be dreaming about a different future—you'll know exactly what to do, to make it real.



**PART I:
Deciding to
Leave – Are
We Really
Doing This?**

Chapter 1: Why Leave? Breaking Free from the Old Dream

Before you can pack your bags or even start looking at maps, there's one question you need to wrestle with first: ***why are you leaving?***

For a long time, America's story was simple. And famous! "The American Dream". Work hard, get an education, buy a house, raise a family, and retire comfortably. That was the old American Dream, and for generations, it has worked.

But let's be honest—This 1960's era American dream doesn't line up with reality anymore.

The reason immigrants are still trying to get in, is because they don't know any better. They think America is still the amazing land of opportunity that it was a generation ago.

Perma-Renters

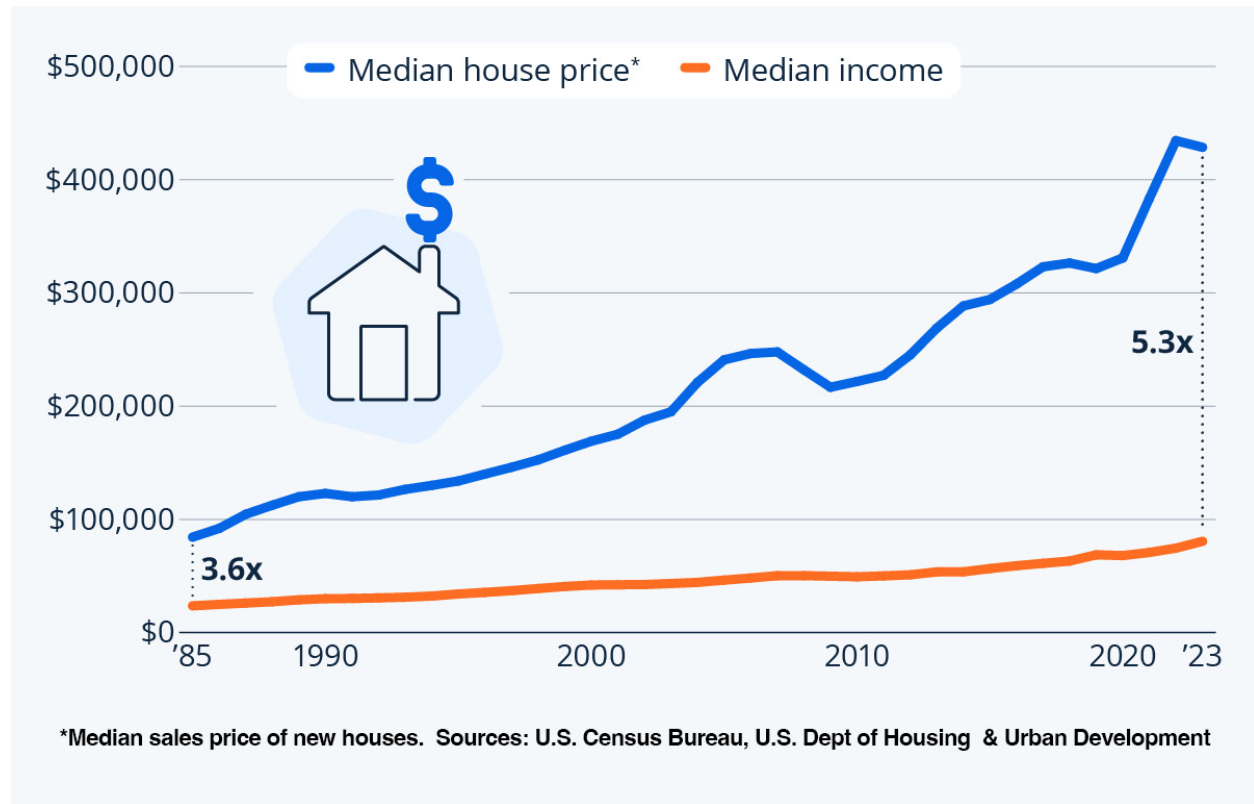
Instead of homeownership, we're stuck renting forever. I know I was! I had no hope of ever owning a home, as my 20's and 30's passed by.

Sure, if I wanted to move to some suburb in middle America, but not anywhere desirable. Any coastal area or major metro with jobs... you're priced out.

My grandfather worked for the same company his whole life. He bought a 5 bedroom house in suburban America on one income, with my grandmother free to stay home and raise their **six children!**

Did he work harder than us? No. My grandfather's America doesn't exist anymore. And deep down, we all know it.

Home Prices Vs Salaries



If we went back to the 1970's or 1960's the picture is even more grim.

Home prices have increased far faster than income for 40+ years. Instead of stable jobs, we get layoffs, burnout, and paychecks that barely cover the bills.

Instead of affordable healthcare, one accident can destroy a lifetime of savings.

Instead of feeling safe and united, many of us feel anxious, divided, and downright exhausted.

This isn't thriving, this is surviving.

Living Without Health-Scare Fear

You can't imagine the sense of **relief** I have now, not having to live in constant fear that some illness or accident will strike while I'm out of work and wipe out my life savings.

You don't realize until that fear is gone, how much energy your subconscious mind uses worrying about it.

Even when everything is going well and you have that good "stable job" you know you're only one layoff email away from a COBRA payment north of \$1,000, and hoping to God nothing happens because you haven't hit your insane "deductible" this year.

You're Not Wrong About This

So, let's be clear: if you've thought about leaving America, **you're not crazy**, and you're definitely not alone.

You're part of a growing movement of **millions** of intelligent, rational Americans who are realizing the old script doesn't work anymore—and they're choosing to write a new one.

But the big question is: ***what's your reason?***

Everyone has a slightly different motivation, and it helps to be honest with yourself about your 'why'.

- **Freedom.** Maybe you're tired of living paycheck to paycheck, always on edge, and you want to feel like life belongs to you again. (This was my #1 reason.)
- **Cost.** Maybe you've realized you can live twice as well abroad for half the price. Lower rent, cheaper groceries, affordable healthcare—it's not a dream, it's real in many countries. (This was my #2 reason.)
- **Quality of life.** Maybe you want slower mornings, better food, a healthier lifestyle, or simply more sunshine.

- **Safety.** Maybe you're done living with the background anxiety of mass shootings, crime, or chaos every time you turn on the news.
- **Personal growth.** Maybe you're craving adventure—new languages, new cultures, new ways of seeing the world.

Your reason might be one of these, or all of them rolled into one. And that's okay.

What matters is that you name it.

Because on tough days, when the doubts creep in and you start second-guessing yourself, your “why” is the thing that will keep you moving forward.

Leaving America permanently isn't about running away. It's about running *toward* something better—whatever “better” means for you.

For me personally, I left America for one simple reason. For the same reason anyone has immigrated anywhere throughout history - **For a better life.**

Chapter 2: Testing the Waters: The 3-Month Trial Run

Here's the truth: you don't have to commit to leaving America forever right away.

In fact, you *shouldn't*. The smartest first step is to give yourself a “trial run” — a few months living abroad to see what real life feels like outside the U.S.

Think of it like test-driving a car. You wouldn't buy one without getting behind the wheel, right?

Same thing here. A trial run lets you answer some of the big questions for yourself:

- How do you feel waking up in a new country day after day?

- Do you like the food, the climate, the pace of life?
- How do the daily things actually work? (shopping, transportation, internet, healthcare, groceries, the gym)

This isn't about taking a vacation. Vacations are easy—you're staying in hotels, eating out every night, and skipping over real life.

A trial run means *living* somewhere.

Renting an apartment. Shopping at the local grocery store. Taking buses or trains. Paying bills. Cooking at home.

In short, testing out what your everyday life could actually feel like.

How to Plan a Trial Run

So what does a trial run look like in practice?

- **Pick a country that interests you.** Somewhere you've always been curious about, or somewhere that seems affordable and safe. If you're reading this, I'm sure you have several places picked out. If not, YouTube, and Facebook expat groups are a great place to start.
- **Budget realistically.** Don't overcomplicate this. In many countries, a few thousand dollars can cover three months of comfortable living.
- **Stay long enough to settle in.** Three months is the sweet spot. It's long enough to get past the "honeymoon" phase and see what normal life feels like, but short enough that it doesn't feel like a huge risk.
- **Check the vibe.** Notice how easy (or hard) it is to get around, to meet people, to access the things you need. Keep a mental checklist: "Could I see myself here long term?"

How to do this with a job?

If you have a remote job or remote income, or are retired, this part is easy. But even with an in-person position, there are ways. If you have leverage at

work (you are liked and add value) you could negotiate an unpaid leave, sabbatical, or temporary remote arrangement.

You Might Be Surprised By What You Find

You don't have to get it right the first time. Take as many trial runs as you want.

Try out Europe, Asia, Latin America—see what clicks. Every country will teach you something new about yourself.

For me personally, when I started out, I was convinced I needed to live near the beach. But over time trying new places, I realized I needed *some* beach in my life, but I didn't need to live there year round.

I could visit the beach for a month or two each year, and settle in to a place that ticked tons of other boxes that made me happy.

I would not have had that breakthrough if I hadn't spent time doing several "trial-runs" abroad.

I was looking for a permanent home when I set out on that first trial run. But I didn't find it in the first place I looked, I found it 2 years later in a place I went to on a whim!

That's the beauty of this process: you go in curious and open minded, and sometimes you come out surprised by what feels like "home."

Chapter 3: Facing Fears & Common Objections

Let's be honest: even if the idea of leaving America excites you, it probably also *scares the hell out of you*.

That's normal. Anytime you're about to make a huge life change, your brain starts listing every possible "what if" it can come up with.

I'll give you an inside tip, that I only learned through real-life experience. If you have some version of this thought, "***Oh my god, am I really going to***

do this?” 99% of the time - this is your signal that you are doing the right thing!

I used to fear that thought. But once I learned what it meant, I embraced it. And took it as a huge **green** flag.

So let's face those fears head-on.

“What if I feel lonely or miss my family?”

You will miss people—it's part of the deal. But loneliness doesn't have to control the experience. Thanks to video calls, messaging apps, and cheap flights, staying connected has never been easier.

And here's the thing: you're not moving to Mars!

You're moving to another country full of people who want friends, community, and connection just like you do. Some of the deepest friendships I've ever made have been abroad.

People have been backpacking through Europe ever since commercial air travel was accessible to the middle class.

My mom did it without Google Maps, without internet, without a cell phone or landline! Cut off from everyone. **It's so easy today**, compared to then.

You've got WhatsApp, don't you? Don't worry, you will. Everyone outside of the States uses WhatsApp as the de facto communication tool.

I can text, voice and video call my mom, my family, my friends, anywhere in the world - **FOR FREE** whenever I want.

Moving abroad is much less lonely than it was, even just 10 years ago.

“What if it's not safe?”

Safety is my #1 concern. And it's probably high on your list too. Especially if you're moving somewhere unfamiliar.

But let's flip the script for a second: is America really that safe?

Between mass shootings, healthcare disasters, and crime rates in the cities, you're already managing risks at home.

Many countries are far safer than the U.S. when it comes to violent crime. Yes, you'll need to be smart—avoid sketchy areas, learn local customs—but that's true anywhere in the world.

And for women especially, the idea of safety abroad can feel extra important. The reality? There are **entire communities of solo female travelers** and expats thriving across the globe.

With research, support networks, and a little street smarts, it's absolutely doable.

A Little Research Goes A Long Way

The key is to do your research. And keep in mind people don't get online to report they had no issues whatsoever. They only report the bad.

But with a little Googling, and especially real-life boots-on-the-ground stories on Reddit, you'll know which places feel safe enough **for you**, before you go.

Pro-tip: YouTube Walk Videos

You can learn a lot from YouTube "walk videos" where someone just walks the streets with a camera. And from "walking" the streets yourself with Google Maps.

In this case, you **can** judge a book by its cover. An unsafe neighborhood will usually look unsafe.

I have been to many, many safe places all over Europe, South America and South East Asia.

I have never accidentally found myself in some place horribly unsafe; because I always did my homework first.

“What if I don’t speak the language?”

This is a big one. Here’s the secret: you don’t have to be fluent on day one. In most of Europe and Southeast Asia, you’ll find English widely spoken.

And the basics of communication—smiles, gestures, translation apps—go a long way. Plus, learning even a little of the local language opens doors faster than you’d believe.

Nobody expects perfection. They respect effort. Except the French. They’re total snobs about it. Hahaaa! But everyone else is happy you’ve made the effort!

Spanish Gives You Half a Continent!

If you’ve got your eye on South America, it’s definitely worth learning Spanish.

I took French in high school. A few years ago, I didn’t know any Spanish, but now I’m living here in South America full time and am fluent in Spanish.

If I can do it, you can do it! It all started with signing up for a 3 week, in-person class.

If you know Spain or South America is on your list (apart from Brazil) take that first step and start a Spanish class now.

“What if I get sick or have a medical emergency?”

Healthcare abroad is one of the most pleasant surprises. In much of the world, it’s *affordable and accessible*.

We’re talking a doctor’s visit for \$15–\$30, or even world-class private hospitals that cost a fraction of what you’d pay in the U.S.

With international health insurance or travel coverage, you'll find yourself paying far less and getting equal or better care than back home.

For me personally, I carried travel healthcare insurance through SafetyWing (link in the resources section) when I was in Southeast Asia.

Spain will take care of you if you get hurt. And in South America, it's cheap enough to pay out of pocket.

My last dental checkup was \$16, and my last cleaning was \$26! My last ear doctor specialist (ENT) was \$30!

Everyone knows healthcare in the States is bad, but it's not until you get out from under it and pay for a couple appointments out of pocket that you realize how bad it was.

I pay the entire cost of the appointment, out of pocket, for less than the copay in the States!

Even major surgeries, are 1 or 2 thousand dollars, not 50 grand like in the States.

“What about work? How will I make money?”

This is probably the biggest fear of all—and the good news is, it's solvable. In today's world, remote work is exploding. Many expats support themselves through:

- **Remote Jobs** with U.S.-based or international companies.
- **Freelancing** (writing, design, coding, teaching online).
- **Local Opportunities** (teaching English, tourism, hospitality).
- **Side Hustles & Businesses** that you can run from anywhere.

The key is this: you don't have to have your forever career figured out before you go.

What you *do* need is at least one reliable stream of income that can support your first steps. Once you're abroad, you'll see options you couldn't even imagine from back home.

If you're currently trapped in an office job, this needs to be your #1 priority.

If you want this badly enough, you'll figure out how to make a living remotely or get a local job lined up in your country of choice ahead of time.

Native American English Speaker Is a Money Maker

I met many Americans who didn't know what to do until they realized, they had a huge, in-demand skill by being native English speakers. Not just English, AMERICAN English.

American English is in demand, globally. You won't be rich, but you can make enough money to get by, just by teaching English abroad.

Is It Starting To Feel Real?

If you've read this far, congratulations! You're already way ahead of most people who will *dream* about leaving but never actually take the first step.

You bought this e-Book! That's a step most daydreamers will never take.

I believe if you've done that, you have it in you, to do what it takes to make your dream a reality!

Now that we've tackled the "why," explored the idea of a trial run, and dismantled some of those big scary objections—it's time to roll up our sleeves and start looking at the *how*.

This will be the practical meat of this guide, so get ready to take some notes!

A man in a dark jacket is shown from the side, holding an open map. He is looking out over a landscape under a warm, golden sky, suggesting a sunset or sunrise. The text is overlaid on the image in a large, white, sans-serif font.

**PART II (The
Fun Part!) :
Choosing
Where to Go
& How Much
It Costs**

Chapter 4: Where Can You Go? Passport Power!



Setting off on my first one-way trip!

Once you've decided you want to leave, the next big question is: *where can you actually go?*

This is where your U.S. passport becomes your golden ticket.

The Power of the U.S. Passport

If you haven't traveled abroad much, you might not realize just how powerful a U.S. passport is.

A U.S. passport gives you visa-free or visa-on-arrival access to most of the developed world.

That means in dozens of countries, you can just show up, get stamped in at the airport, and stay for up to 90 days (sometimes even longer) without doing a thing in advance.

This flexibility is what makes trial runs possible. You don't need to deal with embassies, fees, or complicated forms just to test out a new country.

Honestly, it's one of the biggest advantages you'll ever have when it comes to exploring the world.

I've traveled extensively through the English and Spanish speaking world. In almost any country I've been to, you just show up and get 90 days.

The 2 exceptions were Australia and Indonesia. They both required visas. But even that was a simple online process with a fee of less than \$100.

What About Remote Work?

If you're going to be working remotely, you don't need to tell any airport officials you're working. Just say you're there for tourism.

Almost anywhere in the world, 6 months is the magic number for any potential tax issues. If you're there for 3 months, even working remotely, you're a tourist, and your reason for travel is tourism.

Beyond 90 Days: Long-Term Options

But what happens when you fall in love with a place and want to stay longer? That's where visas and residency options come in. Every country has its own system, but here are the most common paths:

- **Work visas.** Usually tied to a job offer from a local employer. More common in fields like teaching, tech, or specialized industries.
- **Retirement visas.** Perfect if you've got steady retirement income or savings. Lots of countries welcome retirees because they bring money without competing for jobs.
- **Digital Nomad visas.** If you can prove remote income from outside the country, you can get a year (or more) of legal residency. Countries like Portugal, Spain, Costa Rica, and others now offer these. And they often come with huge tax advantages.
- **Residency visas.** These often require proof of income, savings, or an investment. In exchange, you can live in-country long-term, sometimes with a pathway to permanent residency or citizenship.
- **Citizenship pathways.** Some countries allow naturalization after a certain number of years, while others offer "citizenship by descent" if your parents or grandparents were from there.

How to Research Visa Requirements

Here's the good news: you don't need to memorize the visa rules for every country on Earth. You just need to learn the rules for the one (or few) you're interested in. Start with these steps:

1. **Official government websites.** Go straight to the immigration page of the country's consulate or embassy. Skip random blogs—get the facts from the source.
2. **Expatriate groups.** Facebook groups, forums, and Reddit communities are full of people sharing their recent visa experiences. They can save you time and headaches. A simple Google search for what you want with the word "Reddit", can provide a quick answer for your country.
3. **The Wikipedia page on visa requirements for U.S. citizens.** (Link in resources section)

Try Before You Buy

Your passport gets you in the door, but visas are how you stay longer. The good news? There's almost always a path if you want one—you just need to find the one that fits your situation best.

Think of your U.S. passport as your “free trial” to the world, and visas beyond 3 months as the purchase you make once you know where you want to stay.

Also keep in mind the 3 month trial run isn't a one-and-done situation. You can go back, usually up to twice a year. I like Peru a lot... but only in the summer, so I don't want to set up residency there. No problem! I can go back every South American summer for 3 months, with just my passport.

Chapter 5: Cost of Living & How Much Money You'll Need

One of the biggest shocks for most people who leave the U.S. is realizing just how much cheaper (and often better) life can be abroad. Even if you know this fact from researching - **living** it is different.

The truth is, you don't need to be rich to live well in another country—your middle class American income can let you live like a King or Queen!

What Things Actually Cost Abroad

When you first start researching, you'll see blog posts claiming you can live in Bali or Mexico for \$1,200 a month.

And while that's sometimes true, it's not the full story. Cost of living varies wildly depending on your lifestyle and location.



The Terraza of my shared Barcelona apartment in 2018. My portion was \$700 / month.

Here are the main expenses to think about:

- **Housing.** Rent is often a fraction of U.S. prices. A modern one-bedroom apartment in a good neighborhood might cost \$400–\$900 in much of Latin America or Eastern Europe, compared to \$2,000+ in many U.S. cities.

- **Food.** Local markets and restaurants can be incredibly affordable. Eating out a few times a week doesn't have to feel like a splurge.
- **Utilities & internet.** Often 30–50% cheaper than what you're paying now, sometimes much more. (My last electric bill for an entire 1-bed apartment was \$6.47!)
- **Medical care.** Doctor visits that cost \$18. Prescriptions that cost \$5. Private health insurance for a few hundred dollars a year. It's a whole different world.
- **Transportation.** Public transit is usually cheap and reliable. In many cities, you won't need a car.
- **Travel.** Once abroad, flights between countries can be shockingly cheap. Think \$50–\$100 to hop from one country to another.

Budgeting: Expected vs. Hidden Costs

The key is to budget not just for what you *expect*, but also for what sneaks up on you. Things like:

- **Visas and residency fees.** These can range from a few hundred to a few thousand dollars.
- **Flights home.** Even if you plan to stay abroad, you'll probably want to visit family at least once a year.
- **Startup costs.** Deposits for rent, buying household items, setting up internet—all the things that add up after you move on from the Airbnb stage.
- **Emergencies.** Always plan for the unexpected: health issues, family events, or even just wanting to change countries.

Pro Tip: Rooms Vs Entire Apartments

If you want to do a trail-run in a more expensive country, or during their more expensive “high season”, you can always get into a shared apartment situation with other like minded adults.

You can find rooms to rent in a shared apartment for sometimes half the price of your own place. Search “rooms” on Airbnb or Google “Coliving” in your destination city.

Pro Tip: (Spain specific):

If you’re ok with shared housing there are several Spanish websites (included in resources section) that offer rooms for rent for about 1/2 price of Airbnb.

They are looking for longer stays. But several times, I have written the person renting the room saying something like “I know you want a roommate for 12 months for \$600/month. I’m only going to be here 3 months, but I can pay you \$700/month.” And they have agreed!

So How Much Do You Actually Need?

The sweet spot for most people is to save at least **6 months of living expenses** before moving. This gives you breathing room to settle in without panicking if things don’t go exactly as planned.

Here’s a simple formula:

- Estimate your monthly cost of living in your chosen country.
- Multiply by 6.
- Add the cost of flights, visa fees, and a little cushion for surprises.

That’s your safety net.

It’s Cheaper Than You Think!

For many countries, your whole budget with “buffer” will be smaller than just your rent in the U.S. for the same amount of time.

That’s why so many people find that moving abroad doesn’t just improve their quality of life—it actually *saves them money*.

My savings account **grew** while I was in trial-run mode. Even with an international airline ticket every 3 months.

My friends and family saw me on social media, traveling the world and living the life, thinking “how does he afford all this?”

But it was actually cheaper than just “existing” in America. No rent, no car payment, no gas, no insurance, no health care contribution, deductible, etc, etc.

Leaving America isn’t about lowering your standards. It’s about raising your quality of life without draining your bank account.

I Live Better Now

When I moved to South America, I found I could get an entire, modern, furnished apartments for slightly less than I paid for a room for rent in California!

And this was on the short term, furnished, Airbnb market, not the 12-month unfurnished rental market. Incredible.

Not all parts of the world are like this. Notoriously expensive locales include, Japan, London, Singapore, much of the UK, Scandinavian countries, and Australia.

But there are still plenty of smoking deals in the world including most of Southern and Eastern Europe, South America, and Southeast Asia.

Chapter 6: What to Do with Your Stuff – Moving, Shipping, Buying New



For my first 3-month trial run in 2017, I sold the big furniture and put the rest in storage.

This is one of the most emotional (and practical) parts of leaving America: deciding what happens to all your stuff.

For most people, it's not just about couches and coffee makers. It's about memories, identity, and the feeling of security that comes from being surrounded by "your things."

Here's the truth: **you don't need most of it.**

The Great Declutter

Moving abroad is the perfect chance to ask, "*Do I really want this in my life?*" That old treadmill, the endless boxes of kitchen gadgets, the stacks of jeans that don't fit anymore—why drag it across the world?

Most people find that letting go is liberating. Sell, donate, or gift what you can. The money you make can even help fund your move.

What About Electronics?

Most modern electronics (cell phones, laptops, even electric shavers) come with a built in voltage regulator. They can usually be used abroad with just a plug adaptor and will work just fine.

But anything with a decent sized motor - all those kitchen appliances - will likely not work, unless you buy country specific transformers...not worth it.

If you just see a plug and cable coming out of the wall, it probably won't work abroad, but if you see some sort of "Brick" that plugs into the wall, it likely will work.

Google the local voltage, and then read the impossibly small letters on that brick, to see if it will accept the local voltage.

For me personally, my MacBook Air, my iPhone charger, my electric shaver, and hair clippers, and any USB charger bricks, have all worked perfectly abroad with just a plug adaptor.

Store or Ship?

Some things you won't want to part with—family heirlooms, photo albums, maybe a piece of furniture that means something to you. In that case, you have two main options:

- **Storage:** Renting a storage unit back in the U.S. is often cheaper and easier than international shipping. But remember, storage costs add up over time.
- **Shipping:** International shipping can get expensive fast. Think thousands, not hundreds, depending on how much you're sending. On top of that, you'll deal with customs fees and wait times. Unless you're moving long-term and **absolutely need** certain items, shipping usually isn't worth it.

My Advice?

This is exactly what I did. My first 3 month trial run, I sold off my big furniture and just put everything in storage (including a car!) I wasn't ready to go abroad permanently yet - just 3 months - then back to America.

My second trial run, I knew I was likely going to make this permanent at some point, so I sold off as much as I could on Craigslist and Facebook Marketplace, including including lots of kitchen and garage things.

I put the rest in storage. My last, saddest step, was to sell my Moto and my beloved car. And then away I went!

Suitcase Life!

For 3 years of traveling the world, I lived out of 1 carry-on and 1 backpack! You'd be surprised how little you need when you rent fully furnished Airbnbs.

When I finally picked a new home and bought a place, I ended up buying things I had sold 3 years earlier - a couch, a TV, a fridge. But that's the way it goes; it's not worth shipping bulky stuff like that.

I'm currently awaiting a "customs-free" window related to my residency permit (it's oddly at the 2-year mark) to ship the few things I have left in storage without paying import taxes on them.

Buying Local

Here's a secret most new expats don't realize: you can buy almost everything you need after you arrive. Furniture, cookware, bedding, electronics—you'll find them locally.

And often, they're better suited for your new environment anyway (voltage differences alone make buying new appliances abroad a smart move).

Instead of clinging to the idea of recreating your American apartment overseas, embrace the chance to start fresh. New surroundings, new style, new routines.

About That Car...

I didn't realize, but America is pretty unique in its **absolute dependence on cars** outside of a few densely populated cities like New York, Boston, or San Francisco.

In most of America - you need a car. The rest of the world isn't like that. I've lived all over South America, Europe and Southeast Asia, and never needed a car.

Pack Light, Live Free

The general rule: bring the essentials (laptop, clothes you love, sentimental items you can't replace). Everything else? Replace it when you land.

Think of your move not as losing things, but as losing weight. You're literally shedding baggage.

When you strip down to what truly matters, you realize how little you actually need—and how much freer life feels without the clutter.



PART III: Pre-Move Logistics

Chapter 7: Visas, Residency & Legal Status

This is where the dream starts to meet reality—paperwork, visas, and all that “official” stuff that decides whether you can stay or have to pack up in 90 days.

If you're just setting off on your “trial run” - read this section so you know what's coming, but you don't have to worry about most of this until you stay longer than 90 days in any one country.

Don't skip this section though! There can be one nugget of gold in this part, that changes your whole trip. Don't skip it, just because you're only doing a 90 day run right now.

Temporary Visas

These are your entry-level tickets to a longer stay. Usually valid for between 3 to 12 months, they let you live abroad without permanent commitment:

- **Tourist extensions:** Some countries let you extend a regular tourist visa once or twice.
- **Digital nomad visas:** Perfect if you work remotely. Countries like Portugal, Spain, and Colombia now welcome remote workers with these.
- **Student visas:** If you're studying or taking a language course.

If you are unsure how you feel about a country and need to try it for 90 days, even if you are a digital nomad, just show up and do your 90 days, don't bother with the visa, just because it has a cool name.

Not a student? That's ok, you might be surprised how low the requirements are for the student visa. I met some “students” in my travels, that went to classes for 5-10 hours a week, just for the visa.

Pro-Tip Europe:

If you stay in any of the Schengen countries (all the cool European countries, basically) for 90 days, you have to leave **all** of those countries for 90 days before you come back.



The Schengen Zone countries in blue.

So in practice you cannot do 90 days in Spain and then 90 in France. But you could do 90 in Spain, then 90 in the UK (not Schengen or EU anymore) then 90 in France.

Just something to keep in mind if you're planning the NEXT 90 days before the first is over. ...which I often do myself!

Work Visas

If you plan to earn money locally, you'll likely need a work visa or permit. These can be tied to a specific employer, or in some cases (like freelancing visas) allow independent work.

Each country has different rules, so it's worth checking their official immigration website early on. A few hours of research can save you months of stress later. Again, I wouldn't worry too much about this until after your 90-day trial run.

Retirement Visas

Many countries roll out the red carpet for retirees with steady income. These visas usually require proof of monthly pension or savings—anywhere from \$1,000 to \$2,500 depending on the country.

Latin America and Southeast Asia are especially friendly to this type of residency. Once approved, you can often renew indefinitely or upgrade to permanent residency later.

If you're a retired American? You're on easy mode as far as living abroad goes. You will be broadly welcomed in many parts of the world.

Your biggest challenge will be making this big life change later in life, when you're already set in your ways.

But I didn't do this in my 20's! I was mid-40's when I took that first trip. And if I did it in my 40's, you can do it in your 60's and beyond!

Permanent Residency

Permanent residency is the golden ticket for long-term living. It gives you nearly all the rights of a citizen (minus voting), and often removes visa renewals altogether.

Some people get there by living legally on temporary visas for a few years. Others qualify through marriage, investment, or ancestry.

And if you truly fall in love with your new country? You can often apply for **citizenship** after maintaining permanent residency for a set number of years.

Don't spend any more time looking at permanent residency in your chosen country other than knowing it's possible right now. Because you may well change your mind after 6 months in a place.

In the beginning of my journey, I was convinced my future was in Spain. But I didn't end up settling down there!

Pro-Tip: A Loose Plan Here Is Good Enough

Don't sweat any of these big, scary decisions too much! You don't have to get it 100% right before you make a move.

It's far more important to make **A** decision and start moving towards it. You can always change your mind later.

When I finally chose the country I settled in, I was happily nomad'ing around and not looking any harder than normal, but **it just felt right**.

You might end up in the place you planned all along, but you may find a place the same way I did, where it's like finding your spouse - when you know, you know!

Dual Citizenship

Yes, it's possible—and many Americans have it. Dual citizenship means you can legally belong to two countries, with all the rights and responsibilities of both.

It can be a great long-term goal if you plan to stay abroad permanently. Just make sure you understand any tax obligations (the U.S. taxes its citizens abroad - more on that later).

There are many countries that don't officially allow dual citizenship, but... in practice, they have no way of enforcing that.

So while on paper it looks like you'd have to renounce your U.S. citizenship - not something I recommend - they have no power over what happens in the States.

You can just get your citizenship there and not talk about your U.S. passport. At most you'd have to say you're going to renounce. But they have zero power to make that happen.

Pro-Tip: It's Unlikely You Need Dual Citizenship

For most people dual citizenship is massively overcomplicating things. Stay a U.S. citizen and get permanent residency elsewhere. The only benefit citizenship has is the right to vote.

How I Do It

For me, I'm a U.S. citizen who has permanent residency in a foreign country. You can leave it like that indefinitely. I have no plan to lose my U.S. citizenship.

I know you're concerned about taxes... but don't worry, there's a great loophole! We'll get into that in one of the next chapters.

Bottom line: Don't let the paperwork intimidate you. Every American living abroad before you has gone through it—and survived. Once you learn the system, it becomes just another part of your new life.

Chapter 8: Documentation & Pre-Move Preparation

Okay, so you've got a destination in mind and maybe even a visa plan brewing (or no plan, if it's 90 days in a visa-on-demand country) —but before you can book that flight, there's a little bit of adulting to do.

Passports: Your Golden Ticket

Your passport is the single most important thing you own when living abroad. Make sure it's valid for at least **six months beyond your intended stay**. Some countries won't even let you in if it's about to expire.

If yours is due soon, renew it *before* you leave. The process can take weeks in the U.S. —and much longer if you try to do it from abroad.

Yes, you can renew before it's set to expire. If you've got a full year left, for example, you can renew now and get a fresh 10 years, and not have to worry about it, if your 3 month trip turns into 3+ years like mine did.

Make one photocopy, for your luggage or wallet, to keep on you when you're out and about.

Your actual passport should only be ON you on travel days. Once you land, leave it somewhere safe at the Airbnb.

Also take a picture and keep it on your phone and backed up to the cloud as well (Apple iCloud, Dropbox, Google docs, etc).

I have had to show a photocopy or photo of my passport on my phone, at least 20 times over the past 3 years! That's 20 times, I didn't have to risk losing my actual passport.

Visas

People think with the U.S. Passport, you don't need a visa to go to Europe. That's not technically true.

What happens is you get visa-on-arrival. Which basically means you get 90 days stamped when you arrive at the airport. So in practice, yes it feels like you don't need a visa.

Most countries that you'll want to visit probably have this. An easy way to check is just to Google "Do U.S. citizens need a visa to travel to_____?" I have found this to be 100% accurate.



All the blue countries give visa-on-arrival to U.S. citizens.

If you do need a visa, just for tourism, it's usually a simple process.

I needed one for Australia and Indonesia, and it was just a matter of finding the official government websites, applying and paying the fee, then they emailed me the visa - which was also electronically tied to my passport, so I never had to print anything out.

Pro-Tip: Screenshot The Important Stuff

I kept what they emailed me in Dropbox which was accessible on my phone, and I screenshot it so I could still pull it up and show it to someone even without internet.

If you're just doing 90 day trial-runs (like I did for 3 years!) don't worry about anything other than tourism visas right now.

Even if you're "living" in a place for 3 months at a time. Even if you go back more than once - **it's all tourism from a visa perspective at this point.**

More Than 90 Days

Most of the places that let you do 90 days will let you do it twice in a year. Some of them will even let you do it consecutively.

So again, unless you have made the decision that you for sure want to move to a place for more than 6 months out of every 12 months - don't spend any mental energy sweating visas.

You can even decide you want to spend EVERY summer in a place for the next 10 years - and need nothing more than a tourist visa.

But I Want To Move There - Now!

Some of you reading this, don't want to do the 90 day trial. Maybe you've vacationed in a place and been dreaming about living there for years, maybe you did a 90 day trial before you bought this book.

Maybe you're in love with someone from another country, or landed a job there - for whatever reason, you already know!

In that case you need to apply for a longer visa, also known as residency permits. Some countries let you go straight for permanent residency, some require temporary residency first.

Sometimes you need to show that you're in a relationship or married, sometimes you need to show you're employed, or have passive or retirement income.

The official government websites is where you get this information. Yes you can search Reddit or blogs first, but for the final word - official country websites.

No matter what the situation, if you want longer than 6 months, you'll need 2 things to proceed:

- An apostilled copy of your birth certificate
- An apostilled copy of your FBI background check

Birth Certificate Process

To get your birth certificate, Google "official birth certificates for [your state]".

Don't be surprised if it's a third party company, like my state was. I verified at the official state website that they use this company, but that's how it works in some States.

You will mail that birth certificate to yourself in the States, then mail it back off to get apostilled. They will mail it back to you (or wherever you tell them to send it).

An apostille is like a notary, but it's accepted internationally. For the birth certificate you can use any company that does official apostilles, it doesn't have to be through the state.

FBI Background Check Process

The birth certificate never expires. The FBI background check has a 6 month timer on it. So don't do it too soon before your departure date. I would start 2 months out, to allow time for the apostille. More on that below.

Start the FBI background check at the department of justice website (link in resources section at end). It's a shockingly simple process, that relies heavily on email, so use a good email address.

Pay \$18, they email you a form. Print that form out (or have a copy of it on your phone) and go get fingerprinted at a local post office. Within 48 hours (for me it was less than 12!) they email you the results.

Believe it or not, you just **print out that emailed pdf from the FBI**, and that is what you mail off to get apostilled.

This one has to be apostilled at a very specific office in Washington DC - The **U.S. Department of State Office of Authentications**. (link in resources section at end).

Some countries MIGHT accept an apostille from somewhere else, but many won't. So don't risk it, use this office. **This part is a long wait** and can be 3-6 weeks.

I got mine in 3, but it can take 6. So that's why you want to start this process about 2 months before you leave.

Don't Sweat It - You Can Do This!

Welcome back, everyone that's just doing a 3 month run! I hope your eyes didn't glaze over too much on that last part! Apostilles and the FBI and office of official whatever - sounds like a nightmare!

It's not. I did it! And if I did it, so can you!

When the time comes you'll handle it the same way I did - **1 step at a time**.

Medical & Health

You'll want to take:

- 3 months worth of prescription drugs (bring them in original packaging, with your prescription.)

- Any supplements you take regularly - some are available abroad, but many common supplements, just don't exist in other countries. Better to be safe and travel with a 3 month supply.

Make sure any prescriptions are **legal** abroad. Most are, but double check so as not to break a country's drug laws and end up in serious trouble.

Vaccines?

In 3+ years of travel, I've only ever been asked to show a COVID vaccine. And that was only in that first year after the pandemic ended. They don't ask for that anymore.

No one has ever asked me for measles, mumps, rubella, any of that childhood stuff. I was told I would need a yellow fever vax to enter Brazil, and got one. But no one ever asked to see it.

Check official government websites to be sure, but for me, this was a non-issue.

Pro-Tip: Pharmacies

Foreign pharmacies don't require a prescription for nearly as many drugs as they do in the States. For many conditions you can just go to the counter and tell them what you need.

Foreign pharmacists also have broad powers to prescribe on the spot. So if you get sick, you can tell them what ails you. They will get you the drugs on the spot without a doctor's visit. You know... the way it should be!

The drugs are also available in generic form for a fraction of what they cost in the States.

Financial Prep

Make sure all your U.S. banks know you're traveling abroad so your cards don't get flagged for "suspicious activity."

Although some of the more modernized ones, no longer require this. My credit union wants to know my whole life plan for the next 12 months; Charles Schwab told me to stop calling them, they don't care, the chip takes care of the security.

Set up **online banking** if you haven't already, for every account and have **multiple cards** (keep one hidden in a separate bag).

I don't mean have multiple cards for one account, I mean, it's smart to have at least 1 credit card and 1 debit checking card at a minimum, just in case one doesn't work.

If you haven't already, get a **no-foreign-transaction-fee credit card**—it'll save you a ton over time. Charles Schwab and Capital One are favorites among expats for their global-friendly perks.



Apply Pay / Google Wallet makes life so easy!

The Best Bank For Americans Abroad

I actually changed banks for my regular checking account from my big, well known corporate bank, to the Charles Schwab Investor checking account.

No international transaction fees, and they refund you **ALL of the ATM fees** that foreign banks charge you to use their ATMs.

It's incredible. I typically get anywhere between \$25 - \$50 a month back from them. I have free access to my money, just like I'm in the States.

Pro-Tip: Use Apply Pay or Google Wallet

Adding your cards to Apply Pay or Google Wallet is actually the safer play. If someone steals your wallet and physical cards, they can use them until you report the theft to your bank.

But if they steal your phone which is locked, they can't do anything.

Even if a thief grabbed your unlocked phone from your hand, Apply Pay and Google Wallet require your face, fingerprint or code every time you make a purchase.

Definitely still bring your physical cards on your trip, but like your passport - it stays in the Airbnb.

Pro-Tip: Don't Overcomplicate This Part

Most places I've been, I just whip out my phone and pay with Apply Pay, just like I'm back home. Before I left I thought "the money part" would be this big complicated process, but it's been remarkably smooth.

The only country I had problems in was Brazil. They didn't take my card for purchases anywhere.

But, I could easily pull cash out at the bank with my debit card. So I took a trip to the ATM every 2 weeks and got some cash. (And then that card went right back to a safe spot in the Airbnb.)

Driver's License & International Driving Permit

Your U.S. driver's license is usually valid for short stays abroad, but if you plan to rent or buy a car outside of Europe, get an **International Driving Permit (IDP)**.

It's easy—you can get one at AAA for around \$20, on the spot, and it's valid for a year. No written test, no driving test, just bring your state driver's license.

It does not replace your driver's license, it's something you carry **with** your driver's license. I lived in walkable cities everywhere I went abroad except for Bali, Indonesia. You have to rent a Moto there if you want to get around.

I have a motorcycle license. But it's illegal to drive a Moto in Bali without also having the International Driving Permit. I got mine at an AAA office in Connecticut without being a member. In and out in 10 minutes, very easy.

If you're going only to Europe, this is unnecessary. Your U.S. State issued driver's license is enough. Even for 3 months.

Set Up A Remote Mailbox

My first trip abroad I set up a mailbox at the UPS store. And all my mail just piled up for 3 months until I came back to a mailbox stuffed full of mail.

Now I use a service called iPostal1 (link in resources section). Any time mail arrives, they scan the front of the envelope and post it to my online account that I can check from anywhere in the world - just like I'm checking email.

If I want to see what's in the envelope I have to pay \$1 for them to scan it.

I can trash or shred mail, or forward it anywhere it needs to go. When my bank cards inevitably expire, the new ones go here, and I forward them to wherever I am in the world.

It's been a lifesaver being able to scan and see what they sent me.

One year the IRS wanted more information on something. If I didn't have that mailbox, I'd just be sitting around wondering where my tax refund was and probably getting into trouble for not responding to them.

Pro-Tip: Do NOT Forward Your Mail!

Do **not** fill out the USPS form and forward your mail to your newly set up remote mailbox.

Do you ever wonder how you get on all those junk mail lists? This is how. I know it's a pain, but trust me, update each and every account manually.

I changed my address at probably 15 accounts (all online, one time, 3 1/2 years ago, I mean come on, it's not **that** hard!)

Between doing that, and signing up to opt out of prescreen'ed credit offers (link in resources) I **never** get junk mail. 100% worth it.

An eSIM Is A Game-changer!

Before eSIM's, hands down **THE MOST STRESSFUL** part of my entire 3 month trip, anywhere I went, was the time between leaving the cover of the airport Wi-Fi and checking into my Airbnb.

What would I do if I couldn't get in? How could I contact someone without Wi-Fi?

Sometimes I had to do the first night in a hotel, if I arrived late, because I couldn't have the Airbnb host meet me at 1AM.

Or I'd have to book a more expensive Airbnb just to get one with self check-in.

An eSIM changes all that. You can have working internet on your phone before you get off the plane!

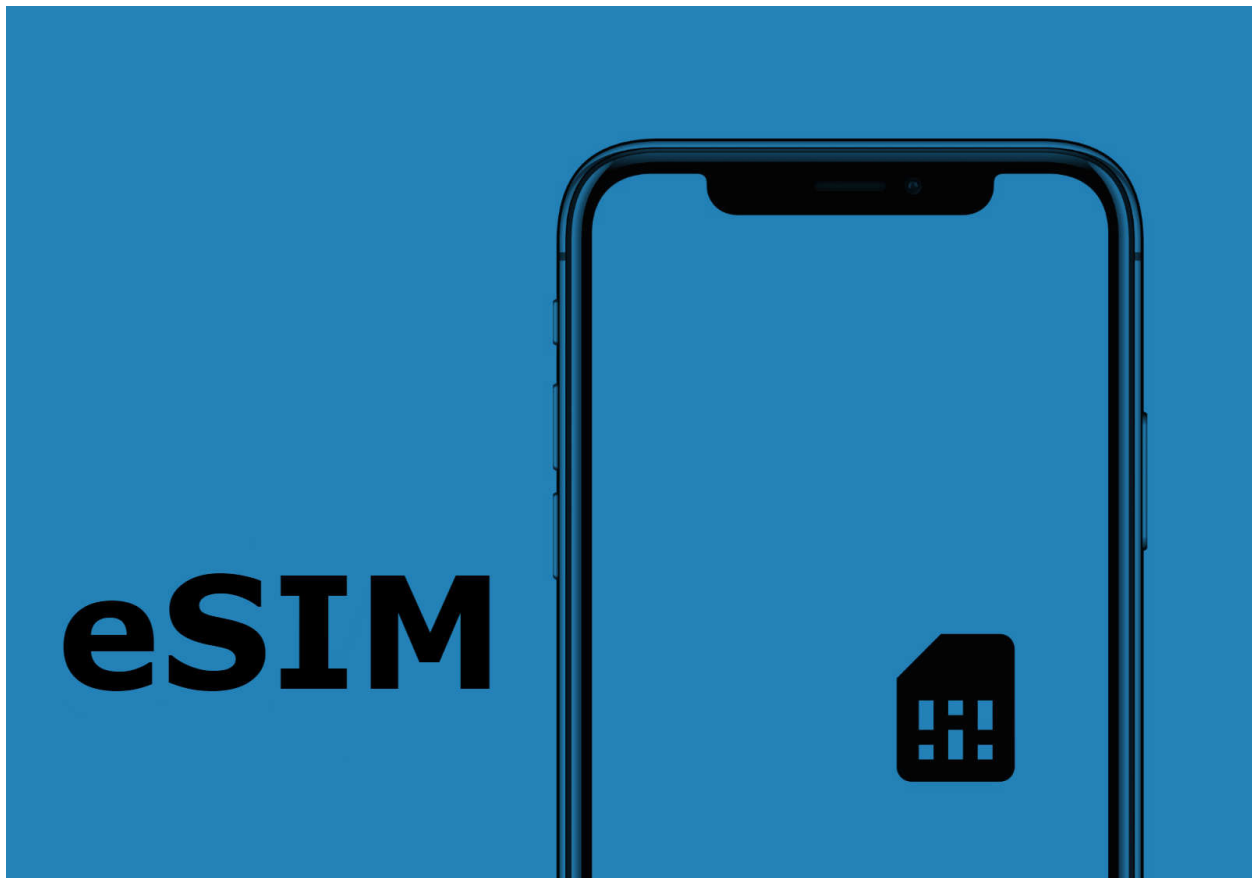
The Best eSIM

My favorite company is AirAlo (link in resources). I see these other companies advertising eSIMs on my Instagram feed and they are double the cost easily.

Use what I'm suggesting, AirAlo is the best. I've used them 10+ times and never had an issue.

It's easier to set up if you buy it on your laptop, then aim your phone at your laptop, at the eSIM install QR code they send you.

It's much harder to install if you buy a plan through the AirAlo app on your phone for some reason.



What I do, is 1 or 2 nights before I leave, I buy a 1 week plan - a global eSIM - and I activate it and make sure it works the night before. Turn off my Wi-Fi and pop my physical SIM out for a minute, and see if I can still get internet with the new eSIM.

The reason I do global, is so I can test it at home in America or whatever country I'm in first. You could also do country specific, but they honestly aren't that much cheaper. And my OCD wants to "check it" first! Hahaaa.

eSIM vs Local SIM

I get this eSIM for 1 week, which gets me "over the hump" it gets me a few days of internet until I have a chance to buy a local SIM. It's like \$7 or \$9 for that week. **So** worth it to have internet when you land!

If I'm making a couple stops - sometimes when I go to visit family for example, I want to spend a week in a new country on the way there - then I'll just get the eSIM for 2 weeks.

Then I don't have to worry about the hassle of getting a physical SIM in a country where I'll only be staying for one week.

The awesome thing about the global SIM is it also works in the U.S. So when I'm home visiting family or friends that's my cell phone plan now. Remember, you're not going to be using Verizon or AT&T anymore!

You can leave the eSIM on your phone even after it expires. Then the next time you do 3 months in a new country, just "top it up" with a new 7 days using the AirAlo app. Couldn't be easier!

Port Your Number to Google Voice

Before you leave, port your number over to Google Voice. I know that sounds scary and permanent, but it's not. If you're wrong and end up going back to America, no big deal, you can port it back out.

Google voice runs over data - phone plan data, Wi-Fi - it doesn't matter which, data is data. It routes calls and text over data.

So you can be in the middle of Bali, Indonesia, and call your mother back in the States (you **are** remembering to call your mom, right?) just like you're calling her from the U.S. For free! On the Starbucks Wi-Fi.

Most importantly you can also call U.S. based land lines, not just other cell phones like with WhatsApp.

Because inevitably, there will be some U.S. business you have to call at some point. With Google voice you can make that call for free.

You also can get those 2-factor authentication texts from most businesses. I've gotten them from all my banks, from Slack and Gusto at work. There was one state of Florida website that I couldn't get the text - but I got the verification phone call.

I've never not been able to do what I need to do. Uber was the only one that wouldn't work, so I just used my local SIM number for the one and only time they make you verify when you set up Uber on a new phone.

Seriously Google Voice - Do It

Set up Google voice **BEFORE you leave**. You can use it abroad no problem, but you can't set it up abroad, you have to be on U.S. soil to set it up. And you can't fake them out with a VPN, it won't work.

Get WhatsApp up and running on your phone before you leave. The entire rest of the world except for the U.S. uses WhatsApp for everything, friends, dating, business, everything.

So get it going before you leave. It doesn't matter if you have a U.S. number on WhatsApp, no one will bat an eyelash. In fact it will probably work in your favor when dating, hahaa!

Final Pre-Move Checklist

- Passport valid 6+ months
- Photo of your passport, saved, and backed up
- 3 months prescriptions and supplements

- ✓ Banking and credit cards set for international use
- ✓ Remote Mailbox
- ✓ eSIM
- ✓ Google Voice
- ✓ WhatsApp
- ✓ Country Specific Plug Adaptors - available on Amazon.

You'll feel so much more confident once this part is handled. It's like getting your life into a neat little folder you can carry anywhere.

Chapter 9: Healthcare, Insurance & Dealing with Sickness

If there's one topic that stops a lot of Americans from moving abroad, it's healthcare.

We've all been conditioned to think it's complicated, expensive, and terrifying to deal with outside the U.S. But here's the shocker: in most of the world, **it's easier and far more affordable** than what you're used to.

No \$400 urgent care visits. No surprise bills six months later. No arguing with an insurance company over what's "covered." No "well the hospital was in-network, but the anesthesiologist wasn't so that's why you owe \$3,652."

Let's break down how it really works—and how to protect yourself before and after you move.

How Healthcare Works Abroad

Every country has its own system, but most fall into two categories: **public** and **private**.

- **Public Healthcare** is usually funded by taxes or social contributions. In many countries, residents (and usually long-term visa holders) can access it for free or at a low cost. You might pay \$10–\$20 for a doctor visit, or a few hundred for a hospital stay—total.
- **Private Healthcare** often runs alongside public systems and offers faster service, English-speaking doctors, and more modern facilities. Even here, prices are still dramatically cheaper than in the U.S. A private hospital in Mexico, Portugal, or Thailand might charge you \$100–\$200 for a full exam that would cost thousands back home.

The point is: you *will* be able to find good, affordable care. And if you're living in a popular expat area, you'll even find English-speaking clinics that cater to foreigners.



A “Centro Medico” in South America. It’s like a hospital in the States, but affordable!

Getting Health Coverage Abroad

You've got a few main options, depending on your lifestyle and how long you plan to stay:

1. **Travel Insurance** – Great for shorter stays (up to 12 months). It covers emergencies like accidents, sudden illnesses, and medical evacuation back to the U.S. Providers like SafetyWing, HeyMondo, or World Nomads are popular among expats and nomads.
2. **Private International Health Insurance** – This is for people living abroad long-term. It's more comprehensive than travel insurance and usually covers checkups, prescriptions, dental, and hospitalization worldwide. Companies like Cigna Global and Allianz are well-known options.
3. **Local Health Insurance** – Once you become a legal resident, you can get a local insurance plan in your new country. These are often incredibly cheap—sometimes under \$50/month—and give you access to both public and private care locally.
4. **Pay out of pocket** - Many countries are so cheap that a medical financial disaster in the States, becomes a minor financial inconvenience, so you just pay out of pocket.

My advice? As long as you have a small savings cushion - maybe \$3,000, you can just pay out of pocket in most places. I know this sounds crazy if you've lived in the U.S. your whole life. But the U.S. healthcare system is **BROKEN**.

I did have travel insurance in Bali, Indonesia, because I knew I'd be riding Motos in heavy traffic, which is inherently dangerous. And I wasn't 100% clear on the costs there. Anywhere else, I've been, I've just paid out of pocket.

Lots of countries cover visitors. Brazil's public system, for example, covers **anyone in the country** for any reason, even if they are there illegally.

I've had to go to specialist ear doctors in Argentina, Paraguay and Peru. Highly trained professionals. Something that would be a \$350+ visit out of pocket in the States, or a \$50 copay. I paid between \$18-\$30.

Quality of Care

I have been to one bad dentist in Colombia and one bad ear doctor in Paraguay. (But I've also been to some terrible doctors in the States!)

But overall the quality of care is top-notch! This idea that the level of care must be crap, because it's affordable is simply not true. You're looking at it through the lens of the badly broken U.S. system.

The prices abroad are not "cheap", they're fair.

The prices in the U.S. are not higher because of better care, they're higher because insurance corporations and medical malpractice lawyers, make **BILLIONS** off the system, and raise costs for everyone.

What Happens When You Get Sick Abroad

It's going to happen at some point—a cold, a stomach bug, maybe a twisted ankle. The good news? Getting care abroad is usually *shockingly easy*.

You walk into a clinic, pay a small fee (often under \$30), see a doctor that day, and walk out with your prescription in hand. No insurance claims, no waiting weeks for an appointment.

Hospitals abroad operate differently: in most countries, you pay upfront, and insurance reimburses you later. That might sound weird at first, but it keeps costs transparent and bureaucracy low.

If you've never experienced a good medical center abroad it is really something. You pay up front, prices are very transparent, you know exactly what everything costs.

They even advertise some prices and have monthly specials! And it's not taboo to ask what things will cost.

One big thing I noticed - is there's almost no paperwork. First and last name, phone number and "document number" - your passport. You will **never** be given a 10-page "new patient intake form" to fill out.

I also noticed, **doctors listen** to me a lot more abroad. I've rambled on for 10 minutes and they really listen. I've felt very unheard at a lot of Stateside doctors.

Prescriptions & Medication

Bring your prescription's *generic* drug name to a pharmacy. In most countries, you can walk into a pharmacy and buy what you need directly—no appointment, no fuss.

Some drugs may be sold under a different name or dosage, but pharmacists are incredibly knowledgeable and will help you find the right equivalent.

Pro-Tip: Generics Translate Well

Use Google translate to translate generic drug names into different languages. It works very well!

If you don't speak the language, you can even just show the pharmacist your phone with a picture of what you need.

Emergency Care

If something serious happens, don't panic. Emergency numbers vary by country (it's not 911), so write down the local one as soon as you arrive. Major cities abroad have world-class hospitals—many even cater to international patients.

And in a worst-case scenario, travel insurance can cover medical evacuation back to your home country. But truthfully, most expats find the care abroad is so good, they never need it.

For me personally... now that I've experienced the quality, affordable care available abroad, the LAST place I'd want to go in a medical emergency is the United States!

I actually lost my remote job when I was abroad. I went into a brief panic about how to get another job or remote income coming in again.

But what I didn't panic about, was healthcare.

No insane \$1,000+ COBRA payment. Even without a job, I didn't have to worry about my healthcare costs.

I had a dentist appointment scheduled and didn't have to cancel like I would have in the States had I lost my job. That final dentist appointment? It was \$16.

Bottom Line

The U.S. healthcare system trains you to live in fear of getting sick. But once you experience healthcare abroad, that fear disappears.

It's one of the biggest benefits of living abroad, and for me personally a big reason for making the move.

You'll see a doctor when you actually need one. You'll get medicine without jumping through hoops. And you'll pay prices that feel like they're from another planet—in a good way.

Getting sick abroad isn't scary. It's just life happening in a different place—and you'll be ready for it.



**PART IV:
Financial &
Social
Foundations**

Chapter 10: Banking, Taxes & U.S. Retirement

Let's talk money, in the "How the heck do I actually live abroad without my debit card getting declined" sense.

Well, surprisingly, accessing your money abroad is one of the easier things to do, and not that different from accessing it in the States.

Banking Abroad: The Right Way to Do It

I've been living abroad for more than 3 years now and I just opened a foreign bank account last month!

You absolutely won't need one for your "trial run" phase, especially if you have a bank account like the Charles Schwab one I mentioned earlier where there are no fees to access your own money.

I use that ATM card just like I would in the States.

But in practice, I very infrequently use that card. I use my phone's Apple Pay to put all of my day-to-day expenses on a Capital One Venture travel card (so I earn airline miles).

Then I have a reminder pop up to pay it off every 2 weeks so I never end up paying finance charges. I pay it off using my online banking bill pay just like I would if I were in the States.

I pay \$60/year annual fee for the Capital One card, but I earn \$300-\$1,000 every year in free airfare. So it's more than worth it.

So the only thing I end up using my Schwab account for is, paying off the Capital One card twice a month, and pulling cash out of the ATM - for free.

I also have a business checking account at a Florida credit union and a Capital One business credit card. In total, I have 4 different accounts I could pull money out of, through 3 different financial institutions.

I have never, ever in 3 years living outside of America, had any of them tell me it wasn't Ok to be living abroad, or that I need to return to America. But if one of them did, I have the peace of mind of having 3 backups.

Pro-Tip: Use Apply Pay, Seriously!

I talked up Apply Pay in a previous chapter, but now I'm going to be an Apple fanboy again, and tell you again to get those cards into Apply Pay. (Or Google Wallet).

A couple months back, Capital One told me my card was fraudulently being used to open multiple Paramount+ accounts. It was some scam they knew about that was not related to me living abroad.

They sent me a new card... to my address in Florida... which I had to forward to myself in South America. So it was 3 weeks before I saw the physical new card.

I thought I'd have to start putting everything on the Schwab account in the meantime. But guess what? The Capital One card in Apple wallet, updated itself automatically to the new number, and worked flawlessly until my new physical card arrived!

When To Open a Local Bank Account?

Simple answer - Not until you absolutely have to. If your U.S. accounts work for everything, just keep doing that.

In my country in South America, you can pay for almost everything with a foreign card — **In Person**. But you can't pay for anything with a foreign card online, except for airline tickets.

So when I bought my apartment here, and needed to pay the electric bill and Wi-Fi (\$20 combined for both!) I had to go to the physical offices the first month and pay in person.

So in order to pay it online instead of continuing to go in person, I opened a local bank account to pay those 2 bills each month.

If you're just doing 3 months... it's hard to imagine a situation where you'd need a foreign bank account.

Taxes: The Thing You Can't Escape (But Can Outsmart)



Here's the not-so-fun part: even when you live abroad, **the IRS still wants to hear from you.**

The U.S. is one of only two countries in the world (the other is Eritrea) that taxes based on citizenship, not location.

But don't panic — because you can actually end up paying **less** tax than you do in the States if you know about 2 very powerful tax rules:

1. **The Foreign Earned Income Exclusion (FEIE)** – This allows you to exclude up to **\$130,000 of foreign-earned income (as of 2025)** from your U.S. taxes if you meet certain residency or physical presence tests. This is huge!!
2. **The Foreign Tax Credit** – If you're paying taxes in your new country, you can usually deduct those from what you owe to the U.S. This means you won't get double-taxed.

And yes, there's paperwork — **Form 2555** for the FEIE, **Form 1116** for the tax credit, and possibly **FBAR (FinCEN Form 114)** if you have more than \$10,000 across foreign bank accounts.

It sounds scary, but tax prep software or a good accountant makes it manageable.

For me personally, I will happily deal with this small headache for the privilege of being able to live abroad.

How To Legally Pay No Income Tax

Normally, if you're taking the Foreign Earned Income Exclusion, it's because you're paying taxes to another country.

But... you're not legally a tax resident of another country unless you spend 1 day more than 6 months a year there. 183 days. That is the magic number for tax residency almost anywhere in the world.

So... those U.S. citizen nomads who move to a different country every 3 months? The smart ones aren't paying any income tax!

It's not for everyone; you can't lay down roots living like this. And there are very strict rules.

You can only be back in the U.S. for 35 days a year - including travel days. And it's an all-or-nothing deal. If you live abroad and are in the U.S. 34 days you'll get all your federal income tax back. 36 days, **none**.

It's not a percentage, it's all or nothing.

You can't get out of social security and medicare taxes, but you can legally avoid income tax this way.

Once you settle into another country for more than 6 months, you almost always have to pay income taxes there. (There are a few exceptions, like Dubai, the Cayman Islands, and Monaco). So that's when you use the foreign tax credit.

In a place like Spain, where income tax is higher than the U.S. you essentially pay Spain first, then file with the U.S. and have a \$0 liability bill because of the foreign tax credit.

And you can still build a better life in Spain, even with it's higher taxes, because healthcare is free, and the overall cost of living is lower.

But you still have to file every year for the rest of your life, unless you want to renounce your citizenship.

It sucks, but again my thought is - it's a small price to pay to live a better life abroad.

Social Security & U.S. Retirement While Living Abroad

Good news, old timers! — **you can still receive your Social Security checks while living abroad.**

The Social Security Administration (SSA) sends payments to most countries around the world.

There are a few exceptions (places like Cuba or North Korea, for obvious reasons), but for anywhere you'd actually **want** to live, your benefits will arrive just fine.

You can have them **direct-deposited into a U.S. bank** and pull from ATMs abroad, or even sent directly to a **foreign bank account** in some countries through the SSA's international deposit program.

Another thing to know: the U.S. has **totalization agreements** with many countries — meaning if you’ve worked and paid into another country’s system, those credits can count toward your U.S. Social Security eligibility (and vice versa).

That’s especially handy if you plan to work abroad for a few years before retiring.

If you’re receiving a pension or IRA distributions, those can also continue — just be mindful of the **tax treaty** between the U.S. and your host country to avoid unnecessary double taxation.

Medicare

And finally — when it comes to healthcare in retirement, Medicare doesn’t cover you abroad. This also sucks, I’ve been paying into this system my whole life and will not be able to use it when I’m old... But again, I get to live abroad! No matter how you slice it, you come out way ahead.

Putting It All Together

And that’s it! There are some small things to know, about making money and taxes abroad. But it’s nothing you can’t handle.

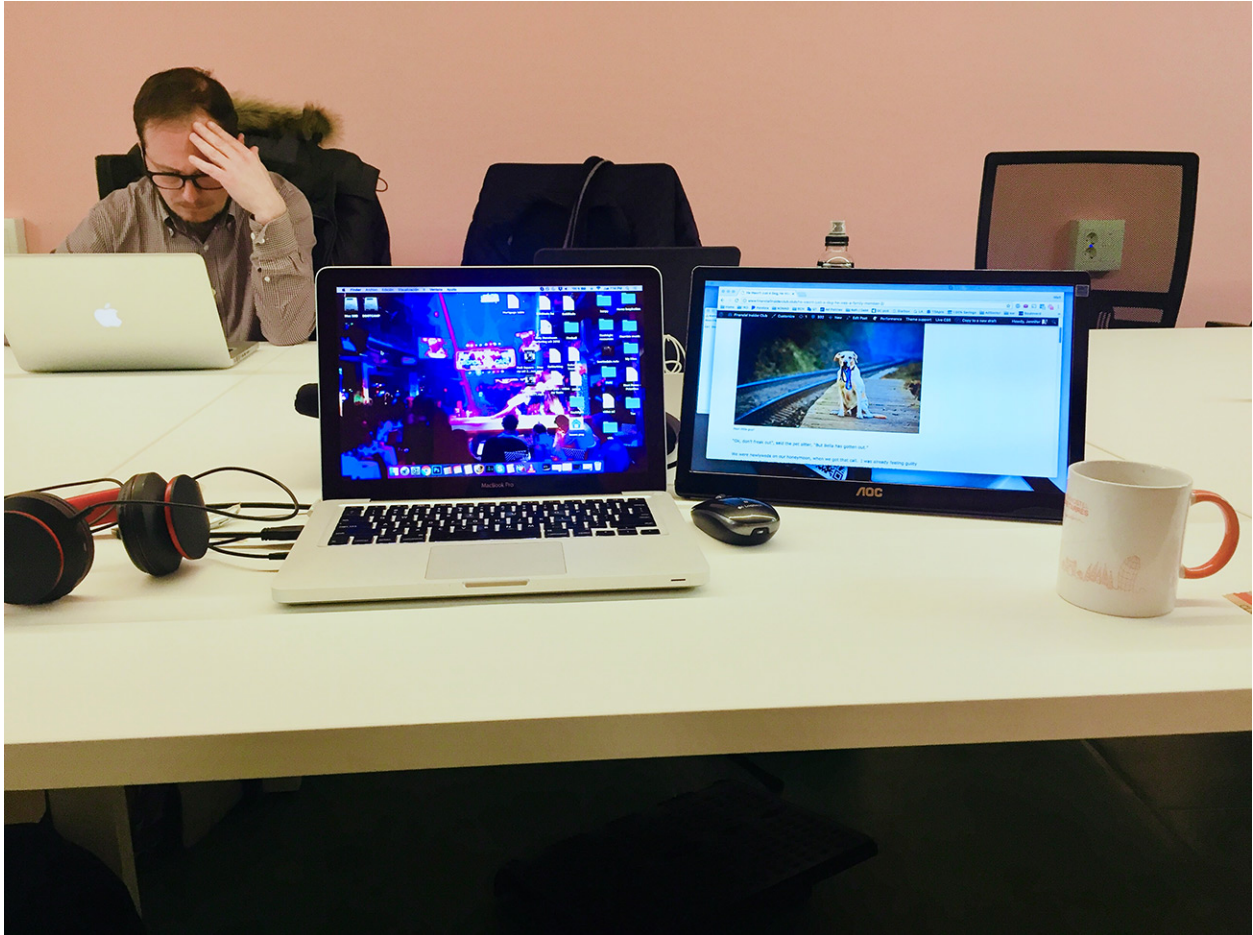
I figured it out! And I just broke down exactly how it works, so you don’t have to figure it out by yourself.

There are more than 5 million Americans living abroad, and they all made it work. I’m confident that you can too!

Chapter 11: Work & Income — How You’ll Earn

This is one of the biggest questions everyone has before moving abroad: **“How am I actually going to make money once I’m there?”**

And it’s a good question — because depending on where you move, your answer might change dramatically.



A coworking office I used to frequent in Spain.

Some people bring their job with them. Others reinvent themselves completely once they arrive.

Most everyone finds that the lower cost of living means they don't need to earn nearly as much as before.

Let's break down your options — and the realities behind each.

Remote Work: The New Normal

If you've got a job that can be done with a laptop and Wi-Fi, congratulations — you already have a golden ticket.

Remote work has exploded since 2020, and more employers are open to international arrangements than ever before.

No, it's not as easy to find a fully remote job as an in-office or hybrid position (hybrid absolutely won't work). But it's not impossible. I found one and worked that job for 4 years, before transitioning back into my own remote business.

Freelancing: Control and Flexibility

If you're more of an independent spirit, freelancing is the next natural step. Whether you're a designer, writer, marketer, or consultant, platforms like **Upwork**, **Fiverr**, and **Toptal** can help you find clients all over the world.

Freelancing abroad gives you the flexibility to set your schedule, pick your clients, and adjust your workload to your new cost of living.

You might earn less per month than you did back home, but if your rent drops from \$2,000 to \$400, it doesn't really matter.

It's also a great bridge option. Many expats start freelancing part-time while they settle into a new country, and later expand it into a full business.

You'll find entire communities of expat freelancers in places like **Chiang Mai**, **Medellín**, and **Lisbon**, swapping client leads and productivity hacks over coffee.

Working Locally

Depending on your visa and your skills, you might decide to work for a local employer — teaching English, working in tourism, tech, hospitality, or even agriculture.

Local jobs usually pay less than U.S. standards, but remember: your *costs* are also dramatically lower.

Just make sure you understand what kind of work your visa allows. Many residency or retirement visas specifically **forbid** local employment — but they might allow **remote work for a foreign company**.

Working “under the table” might sound tempting, but it could get you fined, deported, or banned from re-entry, in a worst-case scenario.

But, people certainly do it. Do you think all the bartenders, waiters, waitresses, and doormen that flood into Ibiza clubs to work every summer are all officially on the books? Doubtful.

It depends on the industry. You’re not going to find an under-the-table corporate gig, but in the service industry, those jobs abound.

Seasonal or Short-Term Work

Another underrated option: **seasonal work**.

This could mean teaching ski lessons in the Alps, working a harvest in New Zealand, bartending in a beach town during high season, or crewing on sailboats. It’s a lifestyle that mixes travel, income, and adventure.

It’s especially popular among younger expats or those testing the waters before committing to one place full-time.

The money might not be huge, but the experiences and community often are. And again, your work status might not need to be so official in these gigs.

Passive Income & Online Ventures

For some, moving abroad is about creating a life that doesn’t depend on a boss at all. That’s where **passive income** comes in — things like affiliate marketing, online courses, YouTube, real estate investments, or dividend stocks.

Some of these have a pretty loose definition of passive...but regardless it’s another way to make income, independent of your location.

If you already have a side hustle, moving abroad can supercharge it — because your expenses drop, giving you more time and breathing room to grow it into something sustainable.

You'll meet tons of people living comfortably off modest online businesses that would barely pay rent in the U.S.

I have a friend originally from Miami who lives here in South America. He has several side hustles that combined would leave him pretty poor in Miami. But here, he lives comfortably.

A Word on Legality & Visas

Before you dive into any of these, double-check your visa type.

- A **digital nomad visa** usually allows you to earn money remotely from foreign clients.
- A **work visa** allows you to be employed locally.
- A **retirement visa** often forbids both.

And again, if you're working remotely, but only for 3 months, that's just tourism. Don't go overcomplicating your life getting a digital nomad visa for 3 months. It's overkill.

The Big Picture

Here's what most people discover once they've been abroad for a year or two:

You don't need to make as much money as you did back home. You just need **enough to sustain the life you actually want** — and that life usually costs far less than it does in the States.

The world is full of people who figured out how to make a modest living abroad and never looked back. (Or a great living and live like kings!) And if you've made it this far into the book, you're more than halfway there.

For me personally, my “good job” office salary, that allowed me to rent a room in an apartment with 3 roommates and just pay all the bills every month, has allowed me to buy my own place abroad!

I was not suffering in California, I had a good middle-class life. But a rented life. I had no chance of getting ahead.

Here I’ve been able to buy my own place, eat out whenever I want, and live well, while adding to my savings. All on that same average U.S. salary.

Chapter 12: Community & Making Friends



Playing volleyball on the beach in Spain with new friends from a WhatsApp group.

Let’s be honest — this part can feel intimidating.

You've made the decision, maybe even booked your flight, but the idea of *starting over socially* in a new country? That's what keeps a lot of people from actually going through with it.

The fear of loneliness is a real concern. Who will you hang out with?!

But here's the truth that few people talk about: **you will make friends faster and more deeply abroad**, than you have in years back home.

Why? Because you're all in the same boat. The expats, the locals who love foreigners, the travelers passing through — everyone is open, curious, and looking for connection.

You're not just another face in the crowd anymore. You're new. You're interesting. You're different - in a good way! You're someone with a story.

Learning the Language (Even a Little)

No, you don't need to be fluent to live abroad. But learning *a little* of the local language goes a long way. It's not just about being polite; it's about connection.

You can't connect with someone in the same way, if you don't speak their language.

When you can greet your neighbor, order a coffee, or joke with the taxi driver in their own language, it changes everything.

Locals instantly see you as someone who *respects* their culture, not just someone passing through.

Apps like **Duolingo**, **Babbel**, and **Pimsleur** are great places to start, but the real magic happens when you practice in person — in markets, cafés, and conversation meetups.

Don't worry about mistakes. Locals appreciate the effort more than perfection. You'll be surprised how much grace and encouragement you get just for trying.

My first trip abroad to Barcelona, Spain, I had no Spanish! (or Catalan). I took a 3 week in-person course, full time, hard stop, 3 week vacation from my business at the time, and then just figured it out after that.

Make sure you don't spend all your time with English speaking expats if you want to really accelerate your language learning.

If I had to do it all over again, I would take in-person classes for 3 months back home **before** making the move. But you certainly can just wing it the way I did. It's just harder.

A Better You?

After you achieve a certain level - not fluency, not where you understand everything, but where you can express yourself and say what you want - after you get to that point, you may notice something peculiar and wonderful happening...

You may notice that you have a *slightly different personality* in your new language! And for the better.

In my case, in the very beginning I was learning Spanish, afraid to speak up for fear of saying something wrong, afraid of making mistakes. And I felt completely **alone**.

I was in this big, bustling city in Barcelona, but I couldn't communicate with anyone. After about 7 or 8 days, I just said "Enough!" I don't care if I make mistakes, I have to be outgoing and talk to strangers or I'm going to go crazy!

So I just started opening my mouth and speaking Spanish poorly with anyone who would listen.

It was liberating. I gave myself freedom to make mistakes. And more importantly, I stopped caring so much what other people thought, what **strangers** thought about me.

And it stuck with me! 8 years on, speaking Spanish, and that fearlessness has remained. I'm still *me* in Spanish. But I am a much more outgoing, much less shy, much more **unbothered**-by-what-others-think, version of myself.

I've tried several times over the years to behave this way in my normal life, in English, but I'm fighting **years** of conditioning.

When you're learning a new language you have this opportunity to be the **you** you always wanted to be, because you don't have a lifetime of bad habits holding you back.

Maybe you too will find some awesome personality trait that you've always wanted, starts to show up in your new language.

Understanding Cultural Norms

Every country has its rhythm — its unspoken rules about time, personal space, formality, and friendliness.

In some places, people hug you within five minutes of meeting. In others, they barely make eye contact until you've shared a meal. Neither is right or wrong — it's just *different*.

One of the fastest ways to adapt is to observe before you act. Watch how locals greet each other, how they dress, how they handle small talk or disagreement.

The goal isn't to blend in completely — it's to *show respect for how things are done there*.

In the States, when you meet someone new - it's hand straight out for a handshake.

This is weird and formal and **very "American"** elsewhere. In Spain and all of South America it's a kiss on the cheek between men and women and women and women.

It's 2 kisses in some places, and 1 kiss in other countries. And it's not a sloppy wet kiss like your Aunt Helen gives you every Christmas, it's more like kissing the air *near* someone's cheek.

But if you just observe how people greet first, you'll figure it out pretty quickly.

And remember: frustration is normal. You'll have moments when you feel misunderstood, or when things don't go "the American way." That's part of the adventure.

Every time you adapt to a new custom, you build a new layer of confidence — and a stronger connection to your new home.

You don't have to figure this part out before you leave, it can be part of the fun of moving abroad!

I know we're covering a lot, but believe me, this will be **fun!** For me personally, **moving abroad has been the single greatest adventure of my life!**

Making Friends (Locals + Other Expats)

Leaving all of your friends and family behind is probably the scariest part of moving abroad. Ok, you're doing it, you're leaving America! But who will you talk to when you get there?

First of all, you can still talk to your friends back home via WhatsApp and similar tools. But... you'll make new friends!

Do you want to know the secret to making new friends, not just abroad but anywhere?

JOIN GROUPS

Hiking groups, dance classes, sports teams, beach cleanups, language exchanges, or local charities. It doesn't matter what it is — what matters is that you show up regularly.



New friends I made at a Spanish language school in Barcelona.

When people see you more than once, they start to remember you. That's how community starts.

When I first moved abroad, I joined a weekly volleyball group and a language school.

Within a month, I had a social circle of friends from five countries — and those friendships became my support system. I still talk to some of them today on WhatsApp.

You can build that same foundation anywhere in the world. You just have to take the first step.

Start with **expat Facebook groups**, **Meetup.com events**, **language exchanges**, and **coworking spaces**. You'll instantly find people going through the same transition you are.

These are your new tribe — people who get it when you say you miss Amazon but love buying grocery store croissants for 89 cents.

Don't Stop There

The next level comes from making *local* friends. Go to local markets instead of the expat grocery store. Take dance or cooking classes. Volunteer. Join a gym, or a sports team.

Say yes when someone invites you out, even if you're tired or nervous.

The people you meet abroad often become your good friends quickly. Because you are all like-minded people, who have done this big bold thing of moving abroad!

And because everyone's so far from home, friendships deepen quickly. You'll find yourself celebrating birthdays, holidays, and Sunday dinners with a patchwork crew from half a dozen countries — and it feels *amazing*.

For me personally, if I don't join groups in a new place, I regret it, and I feel lonely. If I do join groups, I form faster and deeper friendships than I did back home.

Cheat Code Mode!

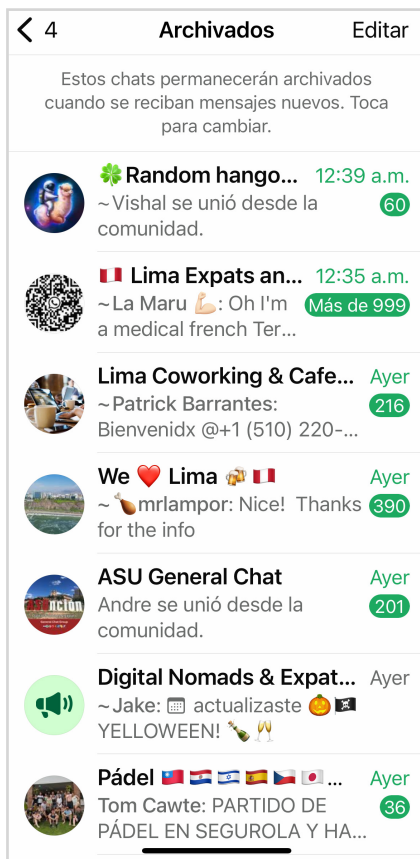
This is the secret to getting quickly set up in a new spot:

Get on Facebook groups and search for [Your City] nomads, or [Your City] expats, or [Your City] digital nomads, or [Your City] gringos. (nomad and expats are the 2 big ones)

If your city has any expat community whatsoever, several groups with several thousand members will show up. Join those groups and sleuth around.

The groups are not how you make friends, though. There's a wealth of information on those groups, whatever problem you're facing, someone has done it before. But it's all online. It's not real life.

The secret is, these groups almost always have an associated WhatsApp group, or multiple WhatsApp groups attached. **THAT** is where all the in-person meetups are arranged.



My WhatsApp is so full of social opportunities these days, that I had to archive all the groups to silence the notifications.

10 years ago meetup.com was the name of the game for this kind of thing, but these days it's the WhatsApp groups.

Some of the cities I've been in, there's a subgroup for: sports, general social, live music, foodies, sports watching, running, hiking. These groups have meetups open to almost anyone, every week.

In my current city, if I wanted to, I could pack my social calendar 6 days a week.

A Word on “Real Friends”

You might be thinking - well this sound great, but these new people aren't my REAL friends, they don't know me, they don't know my story, we don't know everything about each other. It's not the same.

No, it's not the same. But I'm telling you from experience - it 100% doesn't matter!

The thing you need - is someone to talk to! Someone to do things with! Someone to go to that bar, or park, or museum, or whatever.

Even just saying hi every day to the same barista at the coffee shop does wonders for keeping loneliness at bay.

And besides, when there is something that you have to talk to a “real friend” about? Those friends are always just a phone call away!

And over time, some of these new friends will become real friends.

The Bottom Line

You can build a new life and make friends very quickly - but you have to make the effort to join groups!

I do this almost everywhere I go. Even if it's a trial run and I'm “only” going to be there 3 months. Who wants to be lonely for 3 months?! That's a long time.

If you join groups right away, you can start going out and have friends your first week!

Dating Abroad: A Whole New Chapter

Let's talk about something people *really* want to know about — dating abroad.

Depending on where you go, you might find yourself **more in demand** than you ever were back home!

Cultural differences can work in your favor — your accent might be exotic, your personality refreshing, your attitude intriguing.

I know this sounds crazy, but there are a lot of foreigners who are absolutely thrilled to speak American English with an American. And sometimes that infatuation can easily turn into attraction.

I mean, is it really that far-fetched? Think of how American women react to Hugh Grant's English accent, or American men to Sophia Vergara's Colombian accent. For some people abroad, **YOU will have that same effect on them.**

Dating abroad can be fun, eye-opening, and sometimes even life-changing. Who knows, you might just find your future husband or wife!

It also teaches you a lot about the culture — how people flirt, commit, and express affection.

But a small word of advice: be open, not naive. Just like in the States, there are people - both men and women - with bad intentions. So be smart about it.

For me personally, this has been one of the best parts of being abroad. On the dating apps in America, I am largely ignored.

I'm ignored by women I consider way out of my league, I am ignored by women roughly as attractive as me, and I'm ignored by women far less attractive than me.

Hey at least it's consistent!

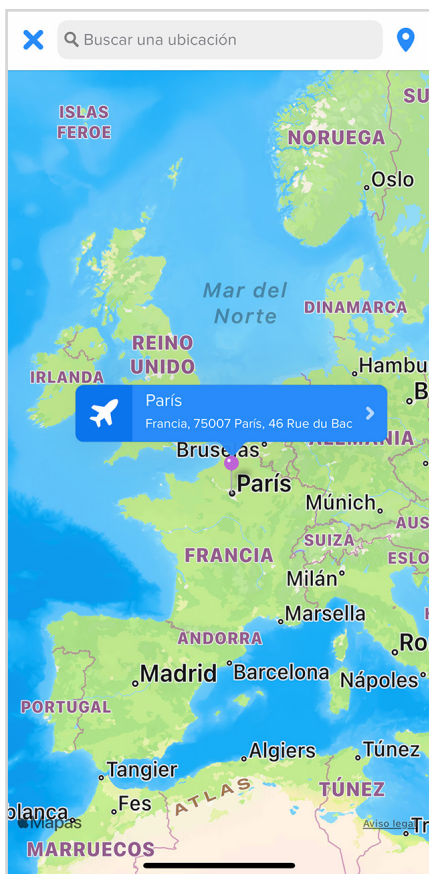
There are also a few countries I've been to abroad where I'm largely ignored as well.

But in most places I've been to, outside of America, I am in demand on the apps and in real life. Imagine my surprise the first time I opened Tinder abroad and.... **it just worked!** I got matches, I talked with some of those matches, and went out on dates.

I'm not talking about it working, a little bit better. I mean it's 10X more effective.

I have had women tell me "I Loooooove your accent!" To which I reply in my most gringo sounding Spanish "Tengo un acento?" (I have an accent?) Hahaaha.

Pro-Tip: Spy On A Destination With Tinder's Paid Plan



With the Tinder location picker, the world is yours!

There are many reasons to move abroad apart from dating. Everything in this book - cost of living, taxes, freedom, weather, quality of life, healthcare...

And you're doing your research on all of those things, right? So why not do research on dating as well.

Tinder has a paid plan that lets you "stick a pin" in a place and basically pretend you're living there. It's not dishonest; the other person can still see how far away you are.

But you will show up to them and they will show up to you. Sign up for this plan for a month - in America - before you leave, stick a pin somewhere and see what's out there.

You could swipe in... Rio de Janeiro, for example just like you were living there!

You can see if you're interested in people living in Rio - that's great. But the real gold, is seeing if they are also interested in you!

You can get matches. And with the paid plan you can see your "**likes**" without having to make a match.

This is super valuable information! If you see women or men that you're into, in that section, that have already liked you? - chances are your dating options will be pretty good in that country.

It's not a foolproof method, but it gives you a very good idea of how things will be. If I see options in my "likes", when I get there, there will be options in real life.

And if it's crickets on the apps, chances are I won't have many dating options once I arrive in real life. It's a great barometer of what things will be like!

Final Thought: You're Not Alone

It's easy to imagine you'll feel isolated abroad — but I'm telling you from first-hand experience, if you make an effort to join groups, you'll feel more connected than ever.

You might even have *closer* friends, deeper conversations, and more of a life than you did back home.

You're not just building a social life — you're building a *community* that transcends borders. And once you experience that kind of connection, it's hard to ever go back to the shallow small talk and busy isolation that defines so much of life in the States.

Chapter 13: Friends and Family Back Home

One of the hardest parts about moving abroad isn't the logistics or the language. It's the people you're leaving behind.

You'll be excited about your new life, but you'll also feel a quiet sadness — a kind of homesickness that doesn't always show up right away.

It hits when you miss a birthday, or see your family gathered for Thanksgiving without you. And that's okay. That's part of the trade-off.

For me it hits hardest on the 4th of July. American Independence day just isn't the same abroad, ha-ha! I missed it so much, that one year I traveled back to California just for the 4th.

It was awesome! But as fun as it was, it was even more satisfying leaving expensive California behind as I flew back to my new home.

I got to zip in just for the fun part, without having to sacrifice my financial future to live there, like I did for so many years.

Technology Changed Everything

I miss my friends in the States sometimes. Of course! But staying connected across borders has never been easier.

Twenty years ago, moving abroad meant disappearing. You'd send postcards, maybe an email if you found an internet café. Now? You can *livestream your breakfast*.

With **WhatsApp**, **FaceTime**, **Zoom**, Google Meet, Facebook Messenger, Telegram, and **social media**, your loved ones are a tap away — literally.

You can text, call, or video chat daily if you want. You'll see their faces, hear their voices, and keep up with their lives in real time. For free.

You might even find you communicate *more* now than you did when you lived in the same city. There's something about distance that makes people more intentional.

You'll share updates, photos, and little stories — not just the same “how was your day” chatter.

So no, you're not really leaving your friends and family behind. You're just changing how you stay close.

It's not the same as living in the same neighborhood, and seeing them face to face. But it's not nearly as bad as it was in the past.

My mom has “seen” every inch of my new apartment in crystal clear HD video on a WhatsApp video call, even though she's never set foot in South America.

It's really incredible how technology closes that gap.

You Big Inspiration, You!

Many people back home will cheer you on. Others might not get it. They might think you're “running away” or “being selfish.” Don't take it personally — it's fear talking. Your choice challenges what they've always believed was “normal.”

But you might also find that you inspire some of your family and friends.

My mom and my dad (when he was still alive), both came to visit me in Barcelona, Spain. They **never** would have taken that trip on their own.

They only did it because they had me waiting to receive them. And I am forever grateful for that special time I had with my dad.

Going Home

You can absolutely go home to visit — whenever you want!

Once you've settled in and started earning, budget a little each year for a trip back to see family and friends.

It helps reset your emotional batteries and reminds you how much you've grown.

I was actually able to travel the world, move to a new country every 3 months, live in gorgeous, fully-furnished Airbnbs, and pay for all the airfare between places, including trips home for Christmas - **for less than it cost just to exist in California**. Crazy.

With cost of living so much lower abroad, and not needing a car (gas, insurance, upkeep, possible payments) it's easy to see why.

If you plan it right, you'll be surprised how affordable flights can be. Visiting "home" becomes just another trip — something you *choose* rather than something you *have* to do.

But don't forget: your new home is exciting! Some people will want to visit *you*. Parents, friends, siblings — they may come down, see your new world, and realize you didn't move to Mars.

Others won't. It will be too far, or just too far out of their comfort zone.

You might even find that hosting friends and family becomes one of your favorite parts of expat life. Watching someone you care about light up as they discover your new home is an awesome feeling.

When Homesickness Hits

No matter how well you plan, homesickness will find you sometimes. Maybe it's a holiday, or maybe you just miss the comfort of hearing your native language all day.

When that happens, don't fight it. Acknowledge it. Reach out to someone from home. Watch a familiar movie. Cook your favorite comfort meal. It passes.

The longer I live abroad, the less I feel this. It's been a long time since I've felt any homesickness. Part of it is because I just love my new life so much!



God, I miss Walmart. Hahaaa.

The truth is, *you'll start building "home" feelings in your new country too. A favorite café. A beach walk. A circle of friends that feels like family.*

Eventually, you'll realize that home isn't a single place anymore — it's a few different ones, scattered across the map, all feeling kind of like home to you.

Your World Gets Bigger

Here's what's amazing about this whole journey: moving abroad doesn't shrink your connections — it multiplies them. You'll have people you care about in two (or more) worlds. You'll become the bridge between them.

You'll teach your new friends about life back in the States, and your old friends about the cities you've fallen in love with abroad.

You'll start to feel a quiet pride in knowing that *you belong to both (or more) places now.*

I love that I could - right now - easily find my way around Barcelona's gothic neighborhood, or Buenos Aires' Palermo, or Lima's Miraflores, without missing a beat!

They all feel like some version of home to me. And I get a **rush of excitement** any time I return to one of those places.



Boarding Gate 29

**PART V:
Making the
Move &
Settling In!**



Chapter 14: The Big Move – Preparing for Departure

You've made it. After months (maybe years) of dreaming, researching, second-guessing, and finally deciding — it's happening. You're leaving.

And now it's just logistics and emotions.

This chapter is about tying up those last loose ends before takeoff — the crucial details, the goodbyes, and the process of letting go.

Think of it as the calm before the storm, where every step you take makes the next one easier.

Your Final “Leaving Checklist”

At this point, you're not just planning *a trip* — you're relocating your life. Which means your checklist goes way beyond “Do I have my passport?”

You'll want to confirm every major pillar is solid:

- **Passports & visas:** Make sure your passport won't expire for at least six months. Print a copy of any visa or residence approval, just in case. And have a color photo of all these things in the cloud.
- **Finances:** Notify your bank and credit card companies that you're traveling out of the country. Make sure you can receive SMS 2-factor authentication codes abroad (via Google Voice).
- **Health insurance:** Only if you're going to a country where you need it and can't pay out of pocket. (SafetyWing is your friend!)
- **Housing:** Confirm your arrival accommodation — Airbnb, hostel, or temporary rental — before you board the plane. Have screenshots of all that info on your phone, so you can access it, even with no internet.
- **Mail & subscriptions:** Send all your mail to your remote mailbox. Cancel any subscriptions or bills that tie you to your old address.

- **Taxes & banking:** Make sure you can file your U.S. taxes remotely, and set reminders for important deadlines. (I do my taxes over email and phone with my accountant, everything is e-sigs these days).
- **Storage:** If you have stuff in storage, keep the storage address, phone number and key with you! You don't want to be scrambling to remember where your things are in 3+ months.

Saying Goodbye Without Being a Big Baby

There's no way around it — leaving is emotional. You might be excited one day and panicked the next. That's normal.

You're not just changing geography; you're closing a chapter of your life.

Say your goodbyes in a way that feels meaningful. Have that dinner with your closest friends. Walk through your favorite neighborhood one last time.

Remind yourself: this isn't "goodbye forever." It's see you soon, from somewhere else. *And remember, you can always change your mind and come back!*

For me this part was pretty easy. I had already said my goodbyes to friends in California earlier and was living with family helping out with a family illness.

So I only had to say goodbye to half as many people. I was also soooooo ready to go that I was far more excited than sad.

Selling, Storing, and Simplifying

The less you have, the freer you'll feel.

Sell what you can — furniture, gadgets, electronics that will be obsolete soon anyway — and store only what truly matters (documents, keepsakes, or things you might ship later).

Don't let "stuff" anchor you to a life you're already outgrowing.

I did keep most of my clothes. I've been a bit of a minimalist for several years as it is. But I took one last pass through my closet and thought - have I worn this in 6 months? If I hadn't, I put it in the giveaway box.

The clothes that were left, I kept. Yes, you can buy clothes abroad. But for me personally, my clothes are the product of **years** of casually shopping and finding things.

It's not like I could just stop into a department store and replace it all in 2 hours, even with unlimited funds. It was a collection built up over years.

And after the downsize / giveaway box - all told, maybe 2 or 3 medium boxes were left.

I sold all my furniture except for 1 office chair, everything in the kitchen, electronics, heavy garage stuff, a guitar amp, but I kept the 2-3 boxes worth of clothes.

I am looking forward to flying back to the States at Christmas, with an empty suitcase and loading up some of my old favorite clothes to bring back to my new home with me.

If you're torn about something, ask yourself: *Would I pay to ship or store this for a year?*

If not, let it go.

What About Netflix?

You can subscribe to Netflix in other countries for a lower monthly cost. But don't underestimate the emotional impact of losing all your "Continue watching" and "Saved for later" lists.

Moving abroad is a **big** transition in your life. I would keep the familiarity of your current Netflix for now. You don't need the added stress of one more change.

I know it sounds crazy, but the familiarity of being able to log-in to **your** Netflix and see **your** shows, when you're in a new place where **everything is different** will be more comforting than you realize.

I seriously remember saying "God and Netflix". I felt like those were the only 2 things that were the same after I went abroad the first time! Hahaaa.

Once you're settled into your new location and have been there for a month or two, and are comfortable, you can sign up for a local Netflix, and cancel your U.S. based one.

This is exactly what I did. I kept my U.S. Netflix for months. When I got to Colombia, I signed up for an account there with a different credit card and email, and got my exact same U.S. \$17.99 / month plan for \$5.99!

Regardless of what country you sign up in, your Netflix can travel with you. You might be asked to update your home location once in your new city, but it's easy, you just click a button.

Why Packing Light Is the Smarter Move

You really don't need as much as you think.

A single carry-on suitcase and a backpack can take you around the world — literally. You don't need a checked bag. And it will make your life so much easier to not have one!

I have 15 boxers and 15 socks in my carry on, that's 2 weeks worth of laundry. For 3 years I have lived with 1 pair of jeans, 2 pairs of shorts and 10 t-shirts.

You do not need to wash jeans every time you wear them. You need to wash UNDER-garments every time you wear them. That's the whole point of socks and underwear, it's a liner for your gross-ness. ha-haaa.

I'll be honest with you. My first 3 month stint abroad, I did not do this. I had a big, dumb checked bag.

It's \$50-\$75 to check a bag on most international flights. That's not once, that's **every** stop you make (not a layover, leaving the airport) for however long you travel.



The big, dumb, checked bag that went missing for 6 days, when it finally arrived.

When I go to Buenos Aires, from visiting family in New England for example, I stop and spend a weekend in Miami (\$50 bag fee), then a week or two in Lima (\$75), then finally on to BA (\$50).

So it's not just \$50 for that checked bag, it's \$175 by the time I get there. Do you know how many socks and underwear and t-shirts I could buy when I arrive, for \$175?! Plenty.

The airline **LOST** my checked bag on my very first trip abroad! I didn't see it for 6 stress filled days. During which time I had to buy socks and underwear anyway.

I had a USB computer keyboard in there. **A frying pan!** All kinds of stupid things you can buy once you get where you're going.

I have since learned my lesson, and travel with one carry-on and one backpack. Trust me, pack light. **No checked bag.**

Pro-Tip: Black Is Slimming

I have been getting away with a pretty **huge** under-seat backpack on flights, largely because it's black! It's way oversize, and I've never been called out on it.

Choose black over brighter colors for your backpack and you'll be surprised how they let it slide.

Traveling light means no checked bag fees, no waiting at carousels, no lost luggage nightmares. You can move freely through airports, trains, and cities without feeling weighed down (physically or mentally).

The difference in mobility between pulling 1 roller behind you, vs 1 behind and 1 in front (or worse 2 out to the sides, like an amateur tourist) is huge.

Do not underestimate how important this mobility is. Especially when you're in a new area, not yet checked-in to your Airbnb or hotel, and not sure of how safe it is - you want to be **traveling light** in that situation.

And once you're abroad, you'll realize: you can buy whatever you actually need.

What matters more is the ability to pivot — to hop on a cheap flight, switch apartments, or explore a nearby country without dragging your whole life around with you.

Your First Few Weeks: The Landing Plan

Have a soft landing strategy.

Book at least two weeks of temporary housing so you can explore your new city without pressure. I think 2 weeks is the minimum.

You might not nail the location (within the city) the first time. You need that 2 weeks to explore and decide where you really want to live, then book the next spot.

Make sure that eSIM is set up and ready to go before you leave. I did my first 3 months abroad without an eSIM capable phone, so it's doable.

But it is **very stressful** not having internet from the airport until you're checked in to your hotel/Airbnb. And then you have this "emergency errand" right away of buying a local SIM card.

It's normal to feel scared about all of this. But it's also the final test: are you willing to step into the unknown for the chance at a better life?

If you've made it this far, **the answer is already yes!**

Chapter 15: Your First 90 Days Abroad

Those first three months — ohhhh man, they're magic, chaotic, and transformative all at once.

You'll wake up in a brand-new country, a new energy beneath everything you do. You'll walk down the street half in awe, half in disbelief that you actually *did it*.

And then, slowly, the reality sets in: you live here now.

The “first 90 days” are where everything you imagined starts to meet real life — sometimes beautifully, sometimes awkwardly.

But if you can manage this with patience, curiosity, and a sense of humor, you’ll find your footing faster than you think.

This also might be the most fun you’ll ever have! My very first 90 days abroad are still **some of my fondest memories** - in life!

What to Focus on First

When you land, your top priority is to get settled. Here’s what that looks like in practice:

Get Connected

Your AirAlo eSIM should hold you over in the beginning. But now is the time to get a local SIM for a better price for the rest of your 3 months. (And it will be so cool to have a collection of SIMs a year from now!)

Figure out basic transport

How to get back to the airport when you leave, how local transit works, or whether you’ll need a bike or scooter app.

Rideshare Apps

There are all kinds of different “Ubers” in the world. In Bangkok it’s Grab, In South America, it’s Bolt, DiDi, or InDrive. Uber is also available in many places but the local versions are almost always cheaper.

Get a Metro Card

In most cities I’ve been to, public transit is well integrated into Google Maps on your phone. Just pull up your destination, click on directions and select the public transit option.

It's amazing! You don't have to know anything about the local system at all, and you can instantly know what bus or train you need, exactly how many stops to go, and where to get off.

The first few days might feel surreal — exciting, confusing, maybe even lonely, so...

Create Routines



Move over Walmart, I've got a new favorite grocery store. And it's in South America!

Create little anchors: a morning coffee spot, a park to walk through, a grocery store you'll go back to. Routine builds familiarity, and familiarity builds **comfort**.

One of my tricks, is that I always go to Starbucks in the beginning.

Oh Matthew why would you go to Starbucks, there's so many better local places? I know! Your'e right. But Starbucks is familiar. They all look the same. It reminds me of home. It's comforting.

Your Gym & Your Grocery Store

I get a gym and a grocery store **right away** along with my Starbucks to work out of. These routines, really will comfort you, and reduce stress.

Explore

As soon as you're a little bit settled, you'll probably want to explore right away. Go for it! This is one of my favorite parts.

Commit To Your First Group Event

But soon after you're done exploring, it's easy to just sit around your Airbnb. I encourage you to find and join a group ASAP. And commit to going to the next event they have.

You're traveling in a foreign country where you might not speak the language - alone! Trust me you're going to want to socialize with some strangers, and start the process of making friends.

Making friends in a process. You can't expect to go to one meetup and walk away with a new best buddy. It's possible! But it's usually a process, so give it time.

I don't always **want** to go to meetups, it's easier to just stay at the Airbnb and be lazy. But I'm always glad I did, once I drag myself out.

Think of it like going to the gym. You work out to keep your body in shape. Well you gotta' go socialize to keep your mind healthy. Even for the most introverted of us, it's not healthy to be alone all the time.

Don't worry about "doing it all" right away — just focus on building a sense of normalcy, one piece at a time.

The Culture Shock (and the Crash)

At first, everything feels amazing — the colors, the smells, the accents, the novelty. This is the *honeymoon phase*.

Then, about 4–8 weeks in, something shifts. You get tired of translating prices or wondering which line to stand in. Maybe a local clerk snaps at you, or you get lost again, or you just... miss home.

This is *the crash*. It's normal, **it's temporary**, and it happens to almost everyone.

I had been traveling for 2 and a half years and was really comfortable with 3 month stints, when I started with a new language in Brazil.

That new language and a clerk snapping at me for not understanding when she said 10, “Dez! DEZ!” ...and suddenly this crash which I hadn't felt in a couple years, hit me all over again.

When it hits, remind yourself: it's not a sign you made a mistake — it's just your brain adjusting to a new baseline. It's normal and temporary.

Ride it out. The high comes back, but this time it's deeper and steadier — a feeling that you *belong* here now.

Building Comfort and Routine

There's a moment when you realize you're not “traveling” anymore — you're just *living*.

It usually happens when you do something totally ordinary — grocery shopping, doing laundry, walking to the corner bakery — and it suddenly feels... easy.

You'll be like “I just ordered a half kilogram of “carne” from a Spanish butcher, in the gothic neighborhood of Barcelona - in Spanish - like it was nothing! I guess this is my life now!”

Make it a goal to find your routines.

- A favorite café where the staff start to recognize you.

- A small market that always has your brand of pasta.
- A doctor, dentist, or pharmacy you trust.
- A quiet spot that feels like “yours.”

These simple comforts are what transform “a foreign country” into “your neighborhood.”

Handling Problems Without Panicking

Something will go wrong — guaranteed.

A visa office closes unexpectedly. A bus breaks down. A local scammer tries their luck. You’ll get sick, or lonely, or overwhelmed.

The key isn’t avoiding problems — it’s learning to respond without spiraling.

Take a breath. Remember that every country, every expat, every traveler deals with hiccups.

Be patient. Ask for help — locals are often surprisingly generous when you approach them with respect and humility.

And when all else fails? Laugh. You’ll look back and realize most of your worst days abroad became your best stories later.

It also helps to remember - you had bad days back in the States as well! Sometimes, life just seems to enjoy kicking your butt for a while for no reason whatsoever.

Why Most People Succeed or Fail Here

The first 90 days are where most people either *find their rhythm* — or *decide it’s too hard and go home*.

The difference usually isn’t money or luck. It’s mindset.

If you treat every challenge like a personal failure, you'll burn out fast. But if you treat each obstacle as a puzzle — something to figure out, learn from, and move on — you'll adapt beautifully.

This phase teaches you self-trust. You'll start to see that you can handle more than you thought — strange systems, unfamiliar faces, language barriers — and still thrive.

That's when it hits you:

You're not just surviving abroad. You're *becoming* the kind of person who can live anywhere.

It's kind of crazy when that happens. Moving your entire life abroad and going to a foreign country, isn't something most people can do. It's too much, **it's too hard for them.**

You might be having your doubts right now reading this. I had my doubts! I had many "Am I really doing this?" moments.

But slowly, something happens. The thing that was **so far outside of your comfort zone**, becomes routine!

Around the 9 month mark, when I'd just arrived to my third country to start another 3 month trip, it hit me. I was like "holy crap, this is... **EASY!**" I just moved to another country like it was nothing!"

You will GROW as a person doing this. **Nothing has made me stronger and more confident in life**, than this living abroad adventure I've gone on.

Chapter 16: Building a Life You Don't Want to Escape From

At some point, the excitement fades — but in the best way possible. The thrill of constant novelty gives way to something far more meaningful: *a real life.*

You're no longer the traveler snapping photos of everything. You're the local who knows where to get the best coffee, which bus is faster, and which app is the best ride-share.

You're not "playing house" abroad anymore. You *live* here.

From "I'm Traveling" to "I Live Here Now"



My new local favorite coffee shop chain, Juan Valdez!

There's a moment when you catch yourself saying, "I have to go home" — and you realize you mean your *new* home, not the one you left. That is... weird at first. But also kind of awesome!

That shift doesn't happen overnight. It happens little by little, as you stop comparing everything to the U.S. and start accepting how life works where you are.

Maybe you don't get mail delivered right to your door. Maybe the grocery store closes at 1 p.m. on Sundays.

Maybe the freakin gym is closed **again**, because it's another Catholic saint holiday and everyone is too hungover to go to work.

Once you stop resisting those differences, you realize there's no right way or wrong way - it's just different.

A lot of the new ways, you'll actually like! Over time, some of the "American ways" of doing things will seem pretty backwards.

This is the moment when life abroad stops feeling totally foreign, and starts to feel like your new normal.

One of the ways America seems backwards to me now is how anti "hanging out" in public the culture is.

If you're not buying something? Move along. The U.S. has "No loitering" signs. In Europe and South America, loitering is practically a national pastime!

The South American versions of 7-Eleven or Circle K, have tables and chairs inside.

You could buy a 50 cent candy-bar and spend 32 minutes sitting at the table eating your candy and dorking around on your phone, no problem.

A Better Life

One day, you'll wake up and realize you've built a life that no longer needs escaping from.

The stress, the chaos, the constant noise of American life — it's not your reality anymore.

You'll see your friends on social media continue to post highly political themes and complain about the things you left behind. It feels **awesome** that this is no longer your reality.

Instead of that struggle, your days feel balanced.

You have time for yourself. You walk to work. Maybe you meet friends for weekly nomad happy hour. Your savings account is actually growing over time.

Leaving America isn't about running away. It's about creating a better life.

Chapter 17: Final Thoughts — You Can Do This!

If you've made it this far — really have read through these pages, reflected, maybe even started planning, or started a personal checklist — I want you to take a deep breath and recognize something: You've already started!

You might still be sitting in your apartment in Ohio or California or Florida, but the shift has already happened inside your mind.

You've gone from *dreaming* about leaving... to *considering* it. From considering... to *believing* it's possible.

And that **belief** is what will drive you.

Because once you realize you're not trapped — that you have options, that the world is bigger than the boundaries of one country — you'll see so many more possibilities.

Instead of desperately trying to figure out how to make America “work” even on an upper-middle-class income - how to handle health care premiums, that “deductible”, how you’ll **EVER** afford to buy a home, or how come groceries cost so much...

Instead of fighting for that increasingly unattainable life, you can make a new life, a better life, somewhere else!

Life On The Other Side

As I sit here writing to you now, I’m looking through the huge sliding glass doors, at the gorgeous view from my 17th floor apartment. It’s in a new building, in the nicest part of town. Everything I need is within walking distance. And if I need to go further, it’s a cheap ride-share away.

I feel safe here. I have some new friends, and am making more. I had a date last Saturday night, and can have another one this week if I choose.

Taking a girl out to dinner and paying for both of us, is no longer something I have to carefully budget, I can do it every weekend if I want.

I speak a new language! I love my grocery store! My local Starbucks feels just like the one in California. But my Juan Valdez is a South American treat, that my friends back home will never know.

In short - I have a better life.

I **own** this gorgeous apartment that I’m writing you from. And in 19 short months, I’ll really own it. Outright.

Instead of a crushing 30 year mortgage like I would have needed in the States, I bought this place with 3-year builder financing.

I can actually participate in the real estate market here instead of just helplessly watching from the sidelines, while everyone else seems to get rich.



My new home abroad!

I don't tell you these things to brag - although I admit, writing those last few paragraphs felt pretty great!

I write it to give you a glimpse of what is waiting for you on the other side. To give you hope!

If you are **tired of struggling** to “just get by” in America, if you are **tired of renting**, and no matter how much you try to save that 20% down you can't get there, because the 20% keeps growing...

If you are tired of living in constant fear of getting hurt or sick, because either you don't have several **thousand dollars** to go towards your deductible, or if you do have it - there goes that 20% down...

If you're tired of turning on the news and hearing about **another school shooting**, or church shooting, or concert shooting...

If you're tired of the completely **one sided politics** on CNN and the other one sided politics on Fox News, with no middle ground...

If you're **tired of just making ends meet** and want to actually get ahead...

There is **hope!**

I did it! I'm just a person like you. Someone who dreamed of a better life, and had the courage to admit that the American dream has died.

I'm just someone who said - you know what? Maybe this is **not** the best country in the world? Maybe my best life lies elsewhere.

It turns out, it was all true! Those thoughts were correct. You are not crazy to think this, **you are smart.**

If I did it, and millions of other Americans have also done it, then so can you. I know you can! I believe in you.

I'm Still a Proud American

I know maybe it sounds like I hate America. I don't. I love my country. But it has some **huge problems**, any one of which alone is enough of a reason to consider leaving permanently.

Leaving America doesn't mean you're ungrateful. It means you're smart enough to see that the American Dream does not exist anymore — and you are brave enough to do something about it.

America gave you a foundation — education, experiences, maybe some opportunities.

But it also gave you frustration, exhaustion, and fear. You're allowed to love your country and also admit it's no longer working. You're allowed to be grateful for what you have and still want more.

The Next Steps: Visiting, Settling, Thriving

Now comes the part where you turn all of this into motion.

- Maybe you'll start with a 3-month trial run.
- Maybe you'll apply for a digital nomad visa.
- Maybe you'll sell your stuff, book a one-way ticket, and figure it out as you go.

There's no "right" way — there's only *your* way. My recommendation is to start with the 3-month trial. But it's up to you how you move forward. Just do something **today**.

After you finish this book, look at the checklist and resources section, at the end, and **take one concrete step TODAY**, towards really doing it, really leaving, and starting a new life abroad!

And know, that if you are totally wrong about all of this, you can always come back to the States.

This is not an irreversible decision. If that happens and you have to come back? Well, you'll have one heck of an awesome story!

No move abroad is final. You can always visit, you can always return, you can always pivot. What matters is that you ***go for it!***

The World Is Yours!

You're about to join a quiet movement. **Millions** of Americans from every corner of the U.S. decided they didn't want to struggle just to survive anymore. They wanted to **thrive**.

They moved abroad permanently. And started new, better lives. And you can too.

So wherever you're headed — a beach town in Mexico, a mountain village in Colombia, a city apartment in Portugal — go with curiosity, not fear. And know, that if your story turns out anything like mine has, your **BEST LIFE** awaits you!

See you on the other side!

Checklists:

Before You Leave

- Check passport validity** — Ensure your passport meets destination requirements (often at least 6 months remaining.)
- Apply for required visa/residence permit** — Research and apply for the correct visa/permit type, or none if it's 90 days visa-on-arrival.
- Obtain copies/back-ups of important documents** — Make digital and physical copies of passport and visas.
- Arrange health/insurance coverage abroad (if needed)** — Secure health insurance, unless planning to pay out-of-pocket.
- Organize finances & banking for abroad** — Check your U.S. bank account, fees, and plan access abroad. Open new accounts if necessary.
- Set up mail/address forwarding** — Set up iPostal box and individual forwards.
- Decide what to bring/store/sell** — Downsize and store.
- Book initial travel & arrival logistics** — Reserve flights, first 2 weeks accommodation and know or arrange transport from the airport.
- Cancel U.S. based subscriptions/accounts** — Cancel automatic payments and memberships you won't use abroad.
- Prepare communication tools** — Set up AirAlo eSIM, and install messaging apps.
- Pack smart for your move** — Pack as light as possible. Best plan: Carry-on and backpack only.

After You Land (First 3 Months)

- Secure local housing** — Book an Airbnb or apartment for after the first 2 weeks, through the end of 3 months.
- Familiarize yourself with local healthcare access** — Find a local doctor/dentist, even if you don't go, and find out the local version of 911.
- Get a local SIM** — Buy and activate a local SIM card.
- Transport** — Get a metro card. Find out and download the local ride-share apps.
- Start daily routines** — Identify your grocery store, local café, and gym.
- Join Groups** — Join local groups / expat groups, language classes, coworking.

Staying Longer

- Renew or upgrade residence status** — Figure out the pathway to staying longer and renew any visas or residency permits.
- Set up long-term housing** — Move over to the cheaper 12 month unfurnished rental market, or buy property.
- Optimize financial & tax structure** — Re-evaluate banking setup, foreign bank account reporting, U.S. tax implications (if applicable).
- Stay legally compliant** — Keep your visa/residence status current, renew licenses, stay up-to-date with local laws/regulations.
- Ship or Sell** — Decide whether to ship to you, or sell off anything you have left in storage in the States.

Resources:

AirAlo eSIMs

<https://airalo.pxf.io/gO3WX5>

iPostal1 Remote Mailbox

<https://ipostal1.com/?ref=7159>

SafetyWing Travel Healthcare

https://safetywing.com/?referenceID=26241521&utm_source=26241521&utm_medium=Ambassador

Wikipedia Visa Requirements for U.S. Citizens

https://en.wikipedia.org/wiki/Visa_requirements_for_United_States_citizens

Roommate situations in Spain: idealista

<https://www.idealista.com/en/alquiler-habitacion/>

Piso Compartido Spanish apartments and rooms

<https://www.pisocompartido.com/>

Charles Schwab Investor Checking

<https://www.schwab.com/checking>

AAA International Drivers Permit

<https://www.aaa.com/vacation/idpf.html>

Tinder's Paid Plan

<https://tinder.com/feature/subscription-tiers>

No foreign transaction fee credit card - Capital One Venture

<https://i.capitalone.com/JK1DjVcop>

Order FBI background check

<https://www.edo.cjis.gov/>

U.S. Dept of Authentications (for FBI background check apostille)

<https://travel.state.gov/content/travel/en/replace-certify-docs/authenticate-your-document/office-of-authentications.html>

The BEST YouTube Explainer video on the apostille process

<https://www.youtube.com/watch?v=lnb-WjkvKnQ>

Opt-Out of Pre-screened financial offers (stop getting credit card offer junk mail)

<https://www.optoutprescreen.com/>