THE LATE STARTER'S PRE-DEPARTURE CHECKLIST

Your Step-by-Step Timeline for Retiring Abroad on a Budget

STILL TIME TO GO @STILLTIMETOGO

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SECTION 1 — KNOW YOUR NUMBERS

Start here, no matter where you are in the process.

Finances

- [ ] Calculate your current monthly income (Social Security, pension, any other sources)
  You can't plan a budget abroad until you know exactly what you're working with.
- [ ] Calculate your current monthly expenses in the US (or home country)
  Knowing what you spend now reveals what you can cut – and what you'll need to replace.
- [ ] Identify your income gap (what you need vs. what you currently have)
  This number is your target – it tells you how much the cost of living abroad needs to close the gap.
- [ ] Research cost of living in target countries (start at Numbeo.com)
  Numbeo lets you compare city-by-city costs for housing, food, healthcare, and transportation.
- [ ] Set a realistic target monthly budget for life abroad
  Build in a 10-15% buffer for unexpected costs – things always come up in the first year.

SECTION 2 — CHOOSE YOUR PATH

Two valid approaches — pick one or explore both before committing.

Track A — Relocate to One Country

- [ ] Define your must-haves (climate, language, healthcare access, expat community)
  Knowing your non-negotiables early saves you from falling in love with a place that doesn't fit.
- [ ] Research visa options for your income level in target countries
  Most retirement visas require proof of permanent income – Social Security almost always qualifies.
- [ ] Narrow your list to 2-3 countries that meet your criteria
  Trying to research everything at once leads to analysis paralysis – narrow it down.
- [ ] Join expat Facebook groups for each country on your short list
  Real expats share current costs, safety tips, and on-the-ground reality that no website captures.
- [ ] Read International Living country reports for your top choices
  International Living covers cost of living, healthcare, visas, and quality of life by country.
- [ ] Connect with at least one expat already living in your target location
  A 30-minute conversation with someone who's done it is worth hours of online research.

Track B — Slow Travel First

- [ ] Research e-visa and tourist visa lengths for each country you want to try
  Visa lengths vary widely – some countries allow 90 days, others 30, and rules change regularly.
- [ ] Choose travel insurance rather than expat insurance while you're still exploring
  Travel insurance covers you as a visitor; expat insurance is for when you commit to a location.
- [ ] Keep your US address active through a mail forwarding service
  You'll need a US address for banking, government correspondence, and tax filings while abroad.
- [ ] Do NOT ship belongings yet – use a storage unit or trusted family member
  Until you've tested a place for at least 30 days, you don't know if you'll want to stay.
- [ ] Plan 1-3 month stays in each location before making any permanent decisions
  Culture shock fades around the 30-day mark – give yourself enough time to see past the honeymoon phase.

SECTION 3 — 12 MONTHS BEFORE YOU LEAVE

Finances

- [ ] Open a no-foreign-transaction-fee bank account (Charles Schwab is widely recommended by expats)
  Most US banks charge 1-3% on every foreign transaction – those fees add up fast when you live abroad.
- [ ] Open a Wise account for low-cost international money transfers
  Wise uses mid-market exchange rates and charges far less than traditional bank wire transfers.
- [ ] Begin building or fully funding your emergency fund (3-6 months of expenses)
  Moving abroad without a financial cushion isn't a plan – it's a risk. Build the safety net first.
- [ ] Confirm your Social Security benefit amount and verify it can be paid to a US account
  Social Security can be deposited to your US bank account and accessed abroad via debit card or transfer.
- [ ] Begin reducing monthly US expenses to increase your savings rate
  Every dollar you cut from your US expenses now is a dollar added to your relocation fund.
- [ ] Research fee-only financial advisors familiar with expat finances (FATCA, FBAR)
  US citizens living abroad still file US taxes – a specialist now prevents expensive mistakes later.

Legal & Documents

- [ ] Apply for or renew your US passport — allow 3+ months for processing
  Passport processing times fluctuate — apply early and pay for expedited service if needed.
- [ ] Make digital copies of all vital records (birth certificate, marriage/divorce certificates)
  Store copies in a secure cloud location you can access from anywhere in the world.
- [ ] Research apostille requirements for documents going to your target country
  An apostille is an official government authentication seal that makes your documents legally recognized abroad.

Research

- [ ] Subscribe to expat YouTube channels and podcasts for your target countries
  Consistent exposure to real expat experiences builds practical knowledge faster than reading alone.
- [ ] Join 2-3 expat Facebook groups for your top destination(s)
  Groups like "Expats in Boquete Panama" or "Expats in Cuenca Ecuador" are invaluable for current intel.
- [ ] Read at least one comprehensive guide for your top country choice
  Country-specific guides (Panama Relocation Tours, Portugal resources, etc.) cover what general sites miss.

SECTION 4 — 6 MONTHS BEFORE YOU LEAVE

Finances

- [ ] Request your Social Security benefits verification letter from SSA.gov (or other income verification)
  This letter must be recent when you apply for a retirement visa – get it close to your application date.
- [ ] Finalize your monthly budget for life abroad with realistic numbers
  Use Numbeo data plus expat Facebook group feedback to pressure-test your budget.
- [ ] Confirm how you will receive Social Security/pension payments internationally
  Keep your US bank account active – direct deposit there and access funds via Schwab or Wise.
- [ ] Consult a tax professional familiar with your country's expat tax law
  US citizens abroad must still file federal taxes and may need to file FBAR if foreign accounts exceed $10,000.
- [ ] Begin liquidating belongings you won't take with you
  Selling furniture, a second car, or stored items now reduces stress and adds to your relocation fund.

Legal & Documents

- [ ] Consult an immigration lawyer in your target country
  A local immigration lawyer knows current processing times, required documents, and common pitfalls.
- [ ] Review your will and power of attorney – update both if necessary
  Designate someone you trust to handle legal and financial matters while you're abroad.
- [ ] Designate a trusted person in your home country to handle affairs in your absence
  This person should have access to your mail, know your accounts, and be reachable in an emergency

Housing

- [ ] Research neighborhoods in your target city through expat forums and YouTube
  Safety, walkability, proximity to healthcare, and expat density vary greatly neighborhood by neighborhood.
- [ ] Decide whether to rent furnished short-term first or sign a longer lease
  Most expats recommend furnished short-term housing for the first 1-3 months before committing to a lease.
- [ ] Research average rental costs in your target area (Numbeo + local Facebook groups)
  Online listings often reflect tourist pricing — expat groups will tell you what locals and long-term renters actually pay.
- [ ] Decide what to do with your current housing (end lease, sell, or rent out)
  Give yourself enough runway — most landlords require 30-60 days' notice, and selling takes longer.

Pets

- [ ] Research requirements for transporting your pet(s) to your target country
  Each country has its own rules for health certificates, microchipping, vaccinations, and quarantine–start early.
- [ ] Confirm airline pet policies and any breed or size restrictions
  Not all airlines accept all pets, and policies change – confirm directly with the airline you plan to use.

SECTION 5 — 3 MONTHS BEFORE YOU LEAVE

Finances

- [ ] Notify your bank of your international move and confirm all accounts have overseas access
  Some banks flag international transactions as fraud — set travel notices and confirm debit card access.
- [ ] Set up online bill pay for any remaining financial obligations
  Automate anything you can so nothing falls through the cracks while you're focused on the move.
- [ ] Set up a mail forwarding service (USPS or a private service like Traveling Mailbox)
  A forwarding service scans your mail digitally, so you never miss important correspondence.

Legal & Documents (Visa Application)

- [ ] Begin your visa application process for your chosen country
  Three months gives you enough time to gather documents without rushing — start now.
- [ ] Obtain your FBI criminal background check (allow 8-12 weeks for processing)
  Request at FBI.gov — processing times vary and this is often the longest step in the document process.
- [ ] Get all required documents apostilled through the appropriate US authority
  Your immigration lawyer will tell you which documents need apostilles and exactly where to get them.
- [ ] Register with the Embassy in your destination country (Smart Traveler Enrollment Program)
  STEP registration helps the Embassy contact you in an emergency or natural disaster.

Healthcare

- [ ] Get a full physical and dental checkup before you leave
  Take advantage of your current insurance while you still have it — address anything that needs treatment.
- [ ] Fill all prescriptions and build toward a 90-day supply if possible
  Confirm your medications are available in your target country — some brands are not sold abroad.
- [ ] Finalize your expat health insurance plan and complete enrollment
  Don't leave without coverage - even one hospital visit abroad without insurance can be financially devastating.
- [ ] Request copies of all medical records from your doctors
  Having your full medical history in hand makes establishing care with a new doctor abroad much smoother.

Housing

- [ ] Book temporary furnished housing for your first 30-60 days abroad
  Airbnb, Facebook groups, and expat rental sites are good sources — read reviews carefully.
- [ ] Research your target neighborhood in detail — safety, walkability, nearest healthcare
  Google Maps street view, YouTube neighborhood tours, and expat group posts give you a real feel for the area.

Belongings

- [ ] Decide what to ship, store, sell, or give away — and begin acting on each category
  Shipping internationally is expensive and slow — most expats bring far less than they expect to need.
- [ ] Research what NOT to bring (voltage differences, import restrictions, duty fees)
  Many countries charge import duty on electronics and household goods — check before you pack.

Emotional & Relational

- [ ] Have honest conversations with family about your plans, timeline, and communication plan
  Loved ones need reassurance — be specific about how you'll stay in touch and how visits might work.
- [ ] Research faith communities, social clubs, or volunteer opportunities in your target city
  Loneliness is the most common challenge new expats report — build your community before you arrive.
- [ ] Give yourself permission to feel nervous — it's a sign you're doing something real
  Every expat who's done this successfully felt exactly what you're feeling right now.

SECTION 6 — 30 DAYS BEFORE YOU LEAVE

Finances

- [ ] Confirm all bank accounts have international access enabled
  Call your bank directly — don't assume online settings alone are sufficient.
- [ ] Load your Wise account with initial funds for your first weeks abroad
  Having money accessible in Wise from day one removes one stressor during an already busy arrival.
- [ ] Have local currency cash on hand for your first few days in country
  ATMs and currency exchange desks may not be your first priority when you land — come prepared.

Legal & Documents

- [ ] Confirm all travel documents are in order and easily accessible during travel
  Keep passport, visa documents, and health insurance card in your carry-on — never in checked luggage.
- [ ] Print and store physical copies of key documents separately from your main luggage
  If a bag is lost, you want backup copies accessible. Hotel safe or a sealed envelope in a second bag.

Healthcare

- [ ] Fill all prescriptions — aim for a 90-day supply
  Your first weeks abroad will be busy — having medications handled removes one urgent errand.
- [ ] Pack a comprehensive first aid kit for your first weeks while you locate a local pharmacy
  Basic supplies like bandages, antidiarrheal medication, and pain relievers are harder to find quickly in a new place.
- [ ] Confirm your health insurance is active and covers your travel start date
  Check the effective date carefully — some expat policies have a waiting period after enrollment.

Practical

- [ ] Cancel or pause subscriptions you won't need abroad (gym, streaming, memberships)
  A quick audit now prevents months of forgotten charges draining your bank account.
- [ ] Arrange your phone plan — research local SIM options or an international plan
  An unlocked phone with a local SIM is almost always cheaper than a US international roaming plan.
- [ ] Notify trusted contacts of your travel itinerary and first week location
  Someone at home should always know where you are, especially in the first few weeks.

Mindset

- [ ] Remember: you can always come back. This is a choice, not a sentence.
  Keeping this in perspective takes most of the fear out of the decision.
- [ ] Connect with one person who has already made this move successfully
  Real encouragement from someone who's done it is worth more than any article or video.

SECTION 7 — AFTER YOU ARRIVE

Banking & Finances

- [ ] Open a local bank account as soon as you are eligible to do so and if you decide you will stay long-term
  A local account makes paying rent, utilities, and everyday expenses significantly easier.
- [ ] Confirm Social Security is depositing reliably to your account
  Check your first deposit date after arrival to confirm everything transferred smoothly.

Community

- [ ] Introduce yourself in local expat Facebook groups and attend any meetups
  The expat community in most destinations is welcoming — show up and let people help you.
- [ ] Locate nearest hospital, urgent care clinic, and pharmacy to your home
  Know this before you need it, not while you need it.
- [ ] Establish a local doctor and dentist relationship within your first 30 days
  Preventive care is inexpensive in most expat destinations — take advantage of it.

Legal & Identification

- [ ] Apply for your e-cedula (national ID card) once your residency is approved — Panama
  The e-cedula is Panama's national ID card for all legal residents — you'll use it constantly for banking, clinics, and government offices.
- [ ] Research local driver's license requirements before you need to drive
  Your driver's license is valid for a limited time in most countries — requirements vary, so research early.
- [ ] Budget for a local "fixer" to help navigate government processes like obtaining a driver's license
  A fixer is a local who speaks the language and knows how to navigate bureaucracy — highly recommended in Panama and similar countries.

Settling In

- [ ] Give yourself 90 days before deciding if the move is working
  Culture adjustment is real — homesickness, overwhelm, and frustration in the first 60 days are normal and temporary.
- [ ] Start a simple journal or notes document tracking your actual monthly expenses
  Your real costs will differ from your estimates — tracking from day one gives you accurate data for future planning.
- [ ] Celebrate. You did something most people only talk about.
  Whatever brought you to this point — you showed up for yourself and took the steps to live out your dream.

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