

# How to Prepare For a Move Overseas—A Checklist

by Lee Harrison

and the staff of  
*International Living*

*[www.InternationalLiving.com](http://www.InternationalLiving.com)*



# Foreword

## From the *International Living* Publisher

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Dear Reader,

If there's one thing we've learned in our 25 years experience at *International Living*, it's that we're never really finished learning...that is, never finished learning the ins and outs of planning and executing a move overseas.

This report will show you the latest of the knowledge we've acquired over the years. It contains not only some good staff research, but perhaps more importantly, it takes into account the experiences of our readers, correspondents, and writers, and even the adventures of my own family. Our version of the Twelve Step Program (for selecting your overseas destination and getting underway) has been around for a while, and we continue to fine-tune it each time out.

But we're also going to examine some of the reasons we choose to move overseas, as well as some of the common pitfalls. We'll talk about having realistic expectations, and even go into some of the nuts and bolts like preparing your pets and getting your medical exams.

There are a variety of reasons for moving overseas, and each person's motivation is slightly different, as are their experiences and rewards. But one thing we have in common is that for most of us, our move overseas was the best and most exciting thing we've done. It's enriched our lives, broadened our horizons, and added a whole new dimension to our outlook on living.

So read on, get prepared, and get ready for the thrill of a lifetime. And if you need it, we'll be right there with you to help you on your way.

Sincerely,



Kathleen Peddicord  
Publisher, *International Living*

# Move for the right reasons

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When you do decide to move, make sure you are doing it for the right reasons; your own reasons. It's not a black and white issue, but understanding your own motivation for wanting to move overseas can help you to get prepared, and get the most out of the experience.

If you have a significant other who is joining you on this venture, both of you should work through this analysis. You should both keep one another engaged in the process and the decisions should be joint decisions. Things can become difficult if one person is being pulled unenthusiastically along.

## WE MOVE OVERSEAS:

- \* For a better quality of life; to live happier, healthier, and with less stress
- \* To find the perfect weather, where you never again have to shovel snow, scrape ice from your windows, or heat your house
- \* To escape the 9-to-5 drudgery of a day job and work for yourself, to completely re-invent yourself, or not work at all if that's what you choose
- \* To find more time to spend with your family, to pen that book you've always thought about writing, or to spend your mornings fishing or snorkeling
- \* To live more luxuriously than you ever could at home, for a fraction of the cost
- \* To live in a place where violent crime is unheard of
- \* To start your own business in a country where you'll pay fewer taxes and keep more of what you earn
- \* To put yourself on the ground in a place that's about to boom, and in doing so, best position yourself to profit

- \* To arrange your financial affairs in such a way that you're saving on your U.S. taxes
  
- \* Perhaps most importantly, for the adventure of it—to learn a new language, make new friends, and explore a new world.

Living overseas can provide all those benefits, and many more. But no matter how enticing the appeal, relocating to a new country is often a radical change. And it's not something you'll do without a certain amount of soul-searching and mind changing...but that's normal.

What are the wrong reasons? We'd be hesitant to say that there was any one reason that was always wrong, but beware if you're leaving to escape problems in life, hoping to improve a troubled relationship, or getting out of town before they slap you with that whopping divorce settlement. Some of these issues have a way of following us no matter where we go, and that could lead to a disappointment.

Take a look at the list above—adding items of your own—and identify the reasons that are most important to you. Keep them in mind as you go through the process of selecting a country.

Regardless of the reasons that inspire one to move overseas however, it's extremely rare to find anyone express regret for having made the change. Especially those with a year's experience or more.

# Be realistic about what you can expect

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Don't expect all of the conveniences of home to be present in your new adopted homeland. You'll be disappointed. What's more, don't be lulled into thinking that the country you've chosen will meet every last one of your desires, as that would be just plain unrealistic.

Let's face it: the U.S. has everyone beat with their combination of comfort, convenience, and efficiency. If you want to take care of your taxes by dropping an envelope in the mail, call an "800" number and have that new hairdryer delivered to your door overnight, or buy a can of cashews at 4 in the morning, you won't find many countries that qualify. If these conveniences are important, put this in the "downside" column when evaluating your move outside the USA.

## THINGS TO REMEMBER:

- \* **There is no perfect paradise.**  
For example, tropical venues will have some strange creatures crawling, slithering, biting, or climbing...much like you have in Florida. There will be upsides and downsides, so check into what they are ahead of time and be prepared.
  
- \* **No government is wholly honest.**  
Every country on earth has politicians, policemen, and bureaucrats on the take, and it's possible that the percentage of those officials will be significantly higher than you're used to. If you're living in Central America, for example, you may find yourself offering some official \$20 to expedite your building permit; if that's the only way you'll get it in less than six months.
  
- \* **No society is completely crime-free.**  
Every place on earth has problems with juveniles, drugs, and theft. But most places—certainly the ones where we recommend our readers settle—are less violent than the U.S. That said, many poor countries have more petty crime than you may be used to, especially if you live in rural America.
  
- \* **No climate is absolutely perfect.**  
Weather anomalies are a global phenomenon. Not only that, but even in "normal" years, the tropics have a hot rainy season...and Europe has its share of cold winters. Countries that you're considering may have hurricanes, earthquakes, or active volcanoes.

Each locale offers its share of pluses and minuses. It's up to you to weigh them against your own list of priorities. Living high in the mountains may provide glorious views of snowcapped peaks...but you won't be within 10 minutes of an ocean. Ecuador may offer you the most affordable cost of living, great weather, and the best deals on city properties...but you'll be several hours by plane from home. On the other hand, if you settle in Mérida, Mexico, you'll also benefit from excellent prices on colonial homes, and you can be back in Miami in under two hours...but brace yourself for a sweltering summer.

Again, it comes down to what's important to you as an individual.

# Get ready to go—our 12-step program

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We've been researching and reporting on opportunities for North Americans abroad for more than 25 years. In that time, we've developed what we've come to call our "12-step program," for those people preparing to move overseas.

Is it a perfect checklist? Certainly not. But we've found few people—even including experienced expats—who won't benefit from taking themselves through this process.

## **Step One: Make a list of your personal priorities and preferences.**

"Where is the best place to live?" This is one of the questions that haunts us as perhaps the most frequently asked question by our readers. The truth is, we have no idea.

The best overseas destination is different for everyone. There is a best for you, but you'll just need to invest some time to discover it. In other words, this thing we're trying to do—to identify the overseas haven that's most right for you—is not easy, and there's really no one right answer.

How in the world then, are you supposed to choose? Now it's time to identify and organize your priorities. Here is a list of key issues to keep in mind as you consider each country on your list, in turn:

- \* Cost of living
- \* Climate
- \* Health care, both availability and cost
- \* Infrastructure
- \* Schools
- \* Safety and stability
- \* Taxes
- \* Language
- \* Cultural and recreational opportunities
- \* Accessibility to North America
- \* Special benefits for retirees
- \* Cost of real estate

And consider them all. We've encountered more than one expat who made his decision on cheap real estate alone, and ended up unhappy with other aspects of life. Perhaps things you don't notice right away, but items that will bother you as time goes on.

If you have an ongoing health concern, health care becomes paramount. If you'll be living in your new home on a fixed income, cost of living is key. If you intend to continue operating a business—or

day trading—infrastructure (that is, high-speed Internet access and reliable email and telephone communications) is critical. If you don't want to learn another language, maybe you should think only about places where they speak English. Otherwise, you'll probably never really feel at home in your new country. If you have children or grandchildren you want to stay in close touch with, accessibility to the U.S. or Canada (maybe Mexico, for example) should be at the top of your list.

Prioritize this list according to your current circumstances by assigning an importance to each one (for example, with 1 being unimportant and 5 being critically important. Consider the "5's" first, and use the "1's" and "2's" for tiebreakers.

## **Step Two: Make a list of the world's top overseas havens.**

For this one, help is at hand. Here's our list of recommended havens; the top in the world that we believe make the most sense for North Americans interested in living, retiring, investing, escaping, or starting a business overseas (in alphabetical order):

- \* Argentina
- \* Belize
- \* Chile
- \* Croatia
- \* Ecuador
- \* France
- \* Honduras
- \* Italy
- \* Nicaragua
- \* Malta
- \* Mexico
- \* Panama
- \* Romania
- \* Spain
- \* Uruguay

While these countries are those that we are most familiar with here at *IL*, we realize that there are lots of places around the world that may be right for you. If you've got an eye on a country that we don't cover, add it to the list. And while you're at it, drops us a note and let us know why it's a good retirement destination on your list.

## **Step Three: Consider the pluses and minuses of each country.**

To help you identify the advantages and disadvantages in our recommended countries, a valuable resource is the *International Living Global Retirement Index*—published every September—and our *Quality of Life Index*, published every January in the print edition of *International Living*.

You can also look at the *IL* website for those countries that hold your interest, and browse through the articles that relate to the destinations you've chosen. Additionally, you can use a search engine to find internet information almost without limit, review guidebooks, talk to in-country expats, or contact the *IL* in-country office in countries where we have them.

In any case, make sure that you spend the most time on those attributes that were most important to you back in step one, and don't be sidetracked by some of the rantings you'll find on the internet.

### **Step Four: Narrow your list of countries to no more than three or four.**

And once you've done that, plan on spending time in each one of them. You can read, study, and email people all you want, but nothing will take the place of a visit to the country. We've seen people who were convinced that they had the right destination picked out, only to find out that they couldn't wait to leave once they'd gotten there.

If you can, spend a couple of weeks in each of these countries and use the time to compare and contrast what each has to offer. Don't forget your priorities and become overwhelmed by dramatic scenery or perfect weather if they weren't high on your list.

And if you don't like one of your picks? Enjoy yourself anyway, take in the sights, and have a great vacation. Worry about retirement destinations next time out.

### **Step Five: Cut the list to one or two countries.**

These are your finalists, and you'll want to plan an extended stay—a couple of months at least. This is as close to living here as you're going to get, so you'll need to make the most of it. Here are a few pointers:

- \* If at all possible, plan your trip to take in the worst season possible in your country of interest. During the high season, everything is buzzing: the sun is shining, and you're spoiled with choices of entertainment and restaurants. Banks and businesses are open for you to go about your normal routine, if you want to. But what happens in the off-season? ...or through the hurricane or rainy season?
- \* Meet with as many expats already living in the country as possible. You'll find some of them at the Expat Meeting Place on the *IL* website, and even more in the local expat hangouts. Ask around in-country, and you'll find them. When you do, ask them about their experience, lessons learned, and those hard-to-find items.
- \* Meet with as many real estate agents operating in the areas of the country you're interested in as possible. It's unlikely that your country will have a multiple list service, and this is the only way to get a good sampling.
- \* Look at as many properties for sale as you can. Keep in mind that a single property may be listed with a number of agents at varying prices, so don't be surprised when this

happens. In most countries it's not illegal, and in fact is considered prudent by many owners. And don't forget the rental option. See Step 12 for more on this.

## **Step Six: Meet with the tax man.**

Actually, we're talking about two tax men: the one from your home country and the one from your new country. You soon may have a new tax obligation, but don't forget that American citizens (for example) are never free of their old one.

Get advice from a U.S. tax expert who knows about things like the income exemption for non-resident citizens and the benefits of an offshore corporation.

Just as importantly, meet with a tax expert in the country you're considering moving to, who is experienced in working with foreign residents. Do this before taking up residence in the country, since there are often options for organizing your tax affairs that won't be available to you after you move.

For more information on taxes for U.S. expats, see the IRS website: [www.irs.gov](http://www.irs.gov). IRS Publications 593 and 54 (available on the website) are specifically for U.S. residents living abroad.

## **Step Seven: Decide how you're going to use your new home**

Decide as best you can whether you want to pull up all roots and move to your new country full time, or live there for just certain parts of the year. Also, you'll need to decide whether or not you're keeping a property of some sort back home. These decisions will have an effect on what you take with you when you move, and also the type of visa you need.

## **Step Eight: Meet with an in-country residency expert**

You'll need to determine which visa or residency permit would be most advantageous given your circumstances. As with some tax situations and import duties, there are options that won't be available from within your expat country, or things you'll need to set up ahead of time. Many countries have affordable lawyers who specialize in expat visas. It may well be worth your while to use one instead of going it alone. If you need a recommendation for a residency expert, we'll be happy to make one.

## **Step Nine: Narrow your list to one, and decide what's going with you**

Here's where you set a date for your move, and determine whether you want to ship your household belongings with you or buy new when you arrive. Your decision may have something to do

with the type of visa you're arranging, as it may or may not allow for the tax-free importation of personal belongings, household goods, a car, appliances, etc.

But it also has to do with the hassle factor. Packing and shipping a household full of stuff across borders can be troublesome and expensive. Most everyone who has made a domestic move has wondered (as they unpacked) why they kept some of the things they brought—things that perhaps should have been given or thrown away years earlier. In the case of an overseas move, it's imperative that you sort this out ahead of time, due to the cost and bother of getting it there.

You should organize your belongings into three categories for shipment:

- \* **Items you will need in the first few weeks:**  
These are items that will go with you on the plane. If you can't take them within the allotted baggage allowance, pay the extra money to take whatever's left over. It will be worth it to have what you need when you land.
  
- \* **Goods for near-term delivery:**  
Here you categorize things that you need within the first couple of months, with the intention that they be sent by some sort of express carrier.
  
- \* **Goods that you can live without for three to six months:**  
This group is going by container, via a slow boat. Ordinarily, it's not the boat that's so slow, but rather the journey through customs. But nonetheless, don't plan on seeing this shipment for a couple of months, at least.

## **Step Ten: Set up a portable global office**

Here's where you allow for reliable and efficient mail forwarding, worldwide email, international telephone calls, bill paying, credit card usage, etc. You'd be amazed at how something as simple as receiving your American credit card bill and getting it paid, can take on a whole new dimension in a foreign country. And unless you set up Voice over Internet Protocol (more on this later), you'll be amazed at how the cost of those calls home can add up.

For hassle-free, day-to-day management of your household and/or business, you'll need to know how to stay connected while living abroad. Here again, most of what you need to do here is difficult to accomplish once you are outside the U.S. You'll need to submit things like signature cards, wire transfer authorizations, etc, that are best done in person.

## **Step Eleven: Look into international health insurance policies**

Typically, the insurance policy that covers you at home will not travel with you when you cross international boundaries. Providers in some countries will accept Blue Cross and other

American insurance plans, but you shouldn't count on this. If you're not covered, you should purchase an international health insurance policy. If you think that in an emergency you may need to be flown to the U.S., consider evacuation coverage as well.

The following companies offer international coverage:

- \* AllNation Insurance Company, website: *www.allnation.com*
- \* Bupa, website: *www.bupa.com*
- \* InsuranceToGo, website: *www.insurancetogo.com*
- \* Expacare International, website: *www.expacare.net*
- \* IHI Danmark, website: *www.ihl.com*
- \* Goodhealth Worldwide Ltd., website: *www.goodhealth.co.uk*

## Step Twelve: Rent a home in your chosen haven

That's right, rent it...don't buy it. Rent for six months to a year before committing to the country fully by buying.

Yes, we know it's a pain to have to move again when you buy, but the mistake that expats so often make is to settle in the first place that catches their eye, only to find once they've settled down that their ideal haven is in fact 50 miles down the road.

Same goes for the neighborhood. Picking the right city is easy when compared to picking the right neighborhood within that city...or the most convenient neighborhood. Also, many people like to live in town while learning to speak their new language, and then move to a more rural location once they're comfortable. Renting will allow you to do that.

Yes—we know that many readers (and even *IL* staff members) ignore the advice to rent instead of buying. But if you're going to ignore it, at least follow the advice of Lief Simon—*IL*'s real estate editor—and buy a quality home in a high-end neighborhood rather than the cheapest property you can find. At least that way you've maximized your chances for capital improvement and ease of sale in case you decide to move on.

### Most importantly, don't make this too hard

Or at least don't make it a bigger deal than it needs to be. Moving overseas is not like jumping off a bridge or playing Russian roulette; you are after all, allowed to change your mind.

Yes, your move is important—very important. But don't forget that in the end it's just a move, and you've probably moved before. If you find a better place, you can always move on...or if you feel it was a mistake you can always move back.

But if you spend your best and healthiest years analyzing, remember that they're years of your new life that you'll never recover.

# Final preparations for your move

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You've selected a country. You're approaching the move date, and it's time to take care of those "final countdown" details necessary to pull it off. There will be a thousand loose ends to tie up, and these of course will vary from country to country. But there are a number of things to think of, regardless of where you are headed, and we'll give you a few of them here.

But use caution: This is not intended to be an all-inclusive list. Your own requirements will vary.

## OBTAINING YOUR VISA

Several things need to be considered here, including whether you're living part-time or full-time in the country, and what you intend to do there. Visas come in all shapes and sizes, but here are a few common elements that may be required of you:

### **Verify that your passport is valid for the required length of time.**

Many countries require that you have a passport valid for at least six months when the visa is granted...some require more.

### **Find a notary (or other approval authority) acceptable to the consulate.**

Many countries have specific U.S. notaries who are authorized to notarize your submittals. Find out who they are before you let just anyone apply a stamp

### **Get a physician's health certification.**

Most countries require some sort of health certification. Find out what they need, and make sure the doctor addresses it specifically.

### **Visa photos:**

It's almost a sure bet that these will be a different size than any photo you have so far, so check this in advance.

### **Your rap sheet:**

Criminal record checks are required in many cases. Allow plenty of time for this, as the process to get one from your state police or other law enforcement agency may not be quick.

### **Pension verification**

This is likely to be your most important document if you're applying for a pensioner's visa,

while your foreign property deed will be needed if you're getting a visa based on property ownership. In some cases the copy of the property deed needs to be notarized in the country where the property is located, so allow time for this if it hasn't been done already.

### **Document certification:**

Be sure to allow enough time to notarize or certify all required documents—and resolve any issues the U.S. notary may have—and then submit your visa application.

We've found it very helpful, when possible, to make an interim stop or two at the consulate to have them review how you're processing the required paperwork. This can help to avoid any surprises at the end when you turn in your final visa application for approval.

## **ARRANGING YOUR FINANCE AND SETTING UP YOUR GLOBAL OFFICE**

Your needs here will vary, but many expats choose to have a U.S. bank account that's FDIC insured. If you do this, you'll increase your flexibility if it comes with a check book that you can use for overseas deposits and an ATM card that works in your new location.

You'll also need a local checking account in your new home to pay for items like utility bills and local purchases.

You'll find over and over again that you'll need a U.S. address, whether it be for purchasing software or maintaining a U.S. credit card. The UPS Store provides this service, as do many other companies. Make sure they'll forward your mail to you on demand in your new country, and that they provide a street address.

Also, a U.S. telephone and fax service will prove to be extremely valuable when you need a number to go along with the U.S. address above. JFAX, at [www.j2.com](http://www.j2.com), is about the best we've seen. You'll get a phone number in the area of your choice, and when someone calls (or sends a fax), JFAX will forward the audio clip or fax to you immediately as an email attachment.

Unless you're prepared to spend a fortune calling home once you're overseas, you'll want to set up some sort of phone service which uses Voice over Internet Protocol. Delta Three, Net2Phone, Skype, and Vonage are all first rate, and all have their own advantages depending on your needs and type of available internet service. These also, are easiest to set up from the U.S.

## **BUY THOSE HARD-TO-GET ITEMS**

Depending on where you're going, you may have difficulty finding certain things, from coffee filters to quality dishwashers, and from hearing aids to contact lenses. You'll want to buy or stock up on these things before you leave. Some overseas movers will allow you to ship newly purchased appliances to their facility for storage while awaiting your departure, which can save you a storage hassle.

If you like to cook, be sure to take the spices and ingredients you'll need that aren't available in your new country. Expat contacts within the new country will be a valuable asset in determining what's "hard to get."

## MEDICAL CHECK-UPS

We strongly recommend that you have a good medical once-over prior to leaving. This should include a visit to the dentist, eye doctor, and a physical exam as a minimum. Mammograms and gynecological exams are also a good idea for women, so you can look for these types of doctors at your leisure once you arrive in your new country.

It's also a good time to get any immunizations or vaccinations that you will need. If you have school-aged children, check with their new school to see what's required. If you take prescription medicine, stock up before you leave.

While you're at it, don't forget to make your final arrangements for health insurance, whether it be from your current provider or a new one.

## GETTING READY FOR THE MOVE

Be sure to start getting estimates from moving companies well in advance, as some need several months notice when booking a move.

Most consulates or international movers require a detailed inventory of items to be shipped, whether you're shipping them duty-free or not. The formats can be quite specific, so be sure you're clear with the consulate on the requirements for both the level of detail and any required certifications. Have your inventory reviewed by your in-country moving agent—this is the only person who really knows what will get through customs and what won't.

Remember; don't take what you don't need. If you bought that couch at a yard sale, chances are that that's how you should get rid of it yourself before moving. If furniture is reasonably priced in your new country, take only furniture that's of sentimental value, or valuable in some other way.

Whatever you do, plan to be present for your packing and boxing, and update your inventory as things are packed. Your inventory should include the mover's box number in which the item was placed for complete traceability. Also plan on being present for customs inspection (if allowed), and for unpacking in the new country.

## PLANNING FOR YOUR PETS

If you're bringing pets with you, make sure you make their plane reservations well in advance. Many carriers allow space for only one or two animals per flight, and you don't want your pet to be left out. Also, you'll likely require a veterinary exam or an International Health Certificate, which are usually obtained just prior to departure rather than too far in advance.

Be advised that some airlines maintain environmentally controlled spaces for animals, and some don't. Also, there are sometimes seasonal restrictions on transporting pets, due to extreme heat or cold in some parts of the world. Again, check into this well in advance.

Two excellent resources in this area are *www.pettravel.com*, and *www.petmove.com*.

## ODDS AND ENDS

You may want to plan a yard sale, to get rid of that extra stuff that's been piling up over the years, and if so, schedule it for a good weekend in your area. You may also need to sell your car, cancel a lease or rental agreement, or notify landlords or tenants of your departure. When making those plane reservations, make sure that you request the extra baggage allowance if you need it. Some airlines won't approve this in advance, but it's worth asking.

## YOU'RE READY TO GO

At this point, your move is booked and ready to go, you've got all of your consular and visa paperwork approved, you've rid yourself of whatever's not going, and your pets are certified and booked on your flight with you. You won't need any routine medical exams when you first get there, and your virtual global office is set up such that you'll be "connected" when you arrive. It's time to get on the plane and start your new life abroad.

# You've landed...now what?

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Once you've arrived at your new home overseas, in many ways your work has just begun. Here are a few things you'll want to tackle once you get there.

## **Introduce yourself to local expats**

The folks who have gone before you, if any, will be invaluable in learning where to shop, which hardware store to use, the best language school, and generally how to get things done.

## **Open a bank account**

This may be easy or may involve a lot of red tape, depending where you live. In Ecuador, it's not uncommon to open a bank account with just a copy of your passport while telling the bank clerk your address. In the Cayman Islands, you'll need a reference letter from your current banker, a copy of a utility bill, and a whole bevy of other documents.

But easy or hard, you need a local bank account to live your life conveniently, as most merchants don't accept foreign checks.

## **Set up your utilities**

If you haven't done so already, you'll need to change the utilities over into your name. Check your telephone service to see if you want any optional offerings, such as call waiting, caller ID, etc.

If you live in a country without a functional mail system, you should arrange to have your utility bills debited directly from your account. This could save you hours of standing in lines each month waiting to see what you owe and to get it paid.

Keep in mind that if you're renting in some countries, it's customary to leave the utilities in the landlord's name. Also remember that it sometimes take a while to get a phone line in the developing world.

Don't be fooled by those "survival" courses, or by schools who claim to have you conversing in two weeks. Yes, you'll be able to order a burger and find the bathroom, but these courses are for visitors, not residents.

You should also continue language lessons after your move. (This is a great way of meeting other expats.) Then you'll learn local variations of the language as well as lots of other practical things

about your new home. The people who learn the fastest are those who do a “home-stay” in the new country, where you live with a local family while attending language classes.

If you have very young children, use caution that they don’t lose their English skills. Kids become bilingual quite easily, but if you speak your new language at home and they never hear English, they’ll lose it.

### **Read the paper**

This is how you’ll become a part of the community, learn about current cultural events, and know what’s going on. Not only that, but it’s a great way to improve your language skills without the pressure of a live-time conversation. Getting through a local paper will take time at the beginning, but it’s worth it.

### **Be ready for second thoughts**

Many expats start their new life abroad and never look back...life continues to be just one, big adventure.

But some enter a panic period at some time during their first year, and think with despair, “What on earth have I done?” This will pass, and sooner or later you’ll adapt and realize that everything will be fine.

Every expat however, at one time or another will look around and have that feeling of “where am I...what am I doing here?” as if you were dreaming. This just adds to the wonderment of the experience.

And perhaps most importantly...

### **Explore**

Make sure you explore while you’re in this new place. Take some time to check out that beach up the road; that colonial city you heard about; the rainforest where you’ll see monkeys and tropical birds, or the mountaintop lake shown in the travel guide.

You live here now...make the most of it and get to know the country as only a resident can.

# Your Move Overseas Checklist

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When you make your first pass through this checklist, think if how long it will take to do the specific tasks, and when you need to have them done. As you do this, first put a date into the “When needed” column. After allowing sufficient lead time to complete the task and get any necessary approvals, put a date in the “Start Date” column. Add tasks as necessary to fit your personal situation.

Once you’ve got those dates, use them to schedule your activities.

Activity to consider	Start date	When Needed	Done
<b>The Twelve-Step Program</b>			
Reviewing the items in Step One, assign a priority from 1 to 5 to each, to determine the attributes of your new home most important to you. As you prioritize each item, consider the reasons for moving identified above.			
Make a list of your top potential retirement havens. Add to the list given in Step Two as necessary.			
Using your priority codes from item 2 as well as your country research, establish your personal “pluses and minuses” for each country.			
Narrow your list of potential countries to three or four top contenders, and then visit each one.			
Cut your list to no more that one or two countries.			
Meet with both a U.S. tax specialist and a tax professional in your country of choice.			
Decide how you’re going to use your new home, and how much time you’ll be there each year.			
Narrow your list of potential countries to three or four top contenders, and then visit each one.			
Meet with an in-country residency expert for your country of choice.			
If you haven’t already, narrow your list to one final country, and decide which of your personal effects are going with you.			
Set up your portable global office			
Research and make provisions for international health insurance			
Rent (or buy) a home in your chosen haven			

<b>Activity to consider</b>	<b>Start date</b>	<b>When Needed</b>	<b>Done</b>
<b>Submitting your visa application</b>			
Verify that your passport will be valid for the required length of time.			
Determine which type of visa is appropriate for you			
Identify a U.S. notary or other approval authority acceptable to the consulate			
Obtain your visa-required physical health certification			
Request your criminal history records			
Get any required pension verifications or your foreign property deeds if required for your visa			
Translate all required documents, if necessary			
Obtain consular or notary certification or other required document verifications for all of your submittals, and submit final			
<b>Arranging your finances</b>			
Select your U.S. bank account if required			
Verify that your local checking account is in order in your new country			
Open an account with a Voice over Internet Protocol provider			
Establish a U.S. telephone and fax service in the location of your “virtual” address			
Set up a “virtual” U.S. address			
<b>Buy those hard to get items</b>			
Buy any appliances that you can’t get in your new country			
Stock up on eyeglasses, contact lenses, hearing aids, and other medical supplies			
Stock up on prescriptions medicines to take with you			
Buy cooking ingredients and spices that you won’t find easily			

<b>Activity to consider</b>	<b>Start date</b>	<b>When Needed</b>	<b>Done</b>
<b>Get those last-minute medical checkups</b>			
Get a complete physical exam			
Gynecological exams, mammograms, PSA tests, etc			
Immunizations and inoculations			
Make final arrangements for health insurance			
<b>Getting ready for the movers</b>			
Obtain estimates from moving companies			
Sign contract with mover			
Prepare detailed inventory of items to be shipped			
Check in with your in-country moving agent, and have them review your inventory			
Schedule yard sale, gifts, or donations for items not going with you			
<b>Getting ready to take your pets</b>			
Make airline reservations for pets, and note any restrictions			
Obtain veterinary exam, and a completed International Health Certificate			
Check on any post-entry restrictions or quarantine periods			
Stock up on pet items, like flea, ear mite, or worm medicine			
<b>Odds and ends</b>			
Attend to cancelation of any leases or contracts			
Notify landlords and/or tenants of your departure			
Confirm plane reservations, and extra baggage allowance if requested			
Sell any unneeded vehicles and appliances			