

IN THIS CHAPTER

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Chapter **1**

Previewing the Living-Overseas Lifestyle

Living abroad is a life-changing experience that offers endless possibilities. It's an opportunity to design your life down to the details, choose your location, and become part of a new culture and community. Whether you see yourself adopting a relaxed coastal lifestyle, landing a job in a foreign city, or retiring in a quiet European village, the future you imagine is possible. But how do you know if moving abroad is the right choice for you?

This chapter explores what it means to expatriate from your home country and the benefits and drawbacks of doing so. I fill you in on the different types of overseas lifestyles and how to overcome the fear of making such a big life change. This chapter can help you decide whether you want to commit to your goal of moving abroad or whether it's not for you.

Defining What Living Overseas Means

"Wherever you are, there you are." — Confucius

An early step in deciding whether to move abroad is considering if a temporary or permanent move is right for you. Moving abroad can be a chapter in your life, after

which you return to your home country. Or it can mean emigrating somewhere with the intent to acquire permanent residency or citizenship. In either case, you have an opportunity to adapt to a different culture and language while you're there.

Some people leave their home countries out of necessity, such as in the case of economic hardship, political turmoil, or security concerns. Others move for career and educational opportunities or to unite with family members. If you have the luxury of choosing to live in another country for lifestyle reasons, you're in luck and in for an adventure.

You can find many paths to living an overseas lifestyle: work abroad, study abroad, retire abroad, or travel slowly as a digital nomad. You can apply for temporary residency, permanent residency, citizenship, or simply pass through places as a perpetual tourist who has a passport from your home country. See Chapter 2 to find out the different means of living in other countries.

Whatever you choose, millions of people live a lifestyle that you dream about — and you can do it, too!

Reaping the Benefits of Living Abroad

From pursuing a life in your perfect climate to expanding your worldview through cultural immersion, choosing a new country to call home can come with many benefits. Your motivation for moving likely comes from a combination of factors. The following sections explore the most popular reasons for people to move abroad.

Lowering your cost of living

One of the driving factors behind why folks decide to move to another country is to lower their overall living expenses. The average cost of living in the top 50 U.S. cities in 2024 is more than \$4,000 per month (about \$50,000 per year).

If you're from a high-income, developed country, you can often save money in all areas of your life by living abroad.

At the time I write this, many U.S. citizens pay upwards of \$700 per month on a car payment and spend \$20 to \$30 on lunch at a restaurant. But prices are more affordable in many countries. In Bali, Indonesia, you can rent a moped for \$6 per day (about \$180 per month) and enjoy a heaping plate of *nasi goreng* (fried rice) for \$2.

When considering housing prices, the average rental price in Chicago, Illinois in 2024 was \$1,848 monthly. In Medellín, Colombia, however, you can find a 1-bedroom apartment for \$500 per month or a room to rent from \$200 to \$300 per month.

If you want to live comfortably on a modest pension or save money while bootstrapping your new business, moving to a more affordable place helps. If this prospect sounds exciting to you, make sure to read Chapter 3. It tells you how to calculate your approximate cost of living in another country.

The cost and quality of healthcare are other reasons people move abroad. The average U.S. retiree spends \$165,000 on healthcare in retirement, but that's not the case everywhere. As a legal resident or citizen of another country, you can access its public healthcare system. Learn more about healthcare and insurance in Chapters 7 and 9.

Leveling up your quality of life

What does quality of life mean to you? Whether you envision shopping for fresh produce at a Tuscan market, waking up to the sound of howler monkeys in Costa Rica, or walking on the beaches of Mexico each day, you can find the lifestyle that you dream of available somewhere.

For me, quality of life means living somewhere I can get around in without needing a car; having access to fresh, organic food; and being in a community where I feel welcome.

For you, it could mean finding quality, affordable healthcare; living in a more peaceful environment; or living in a warm climate year-round.

Reducing your taxes

Moving to a new country can save you a lot of money in taxes, depending on where you're from (and where you're going). You can potentially change your tax rate by changing your tax residence, also known as a *tax domicile*. You may also qualify for income tax credits, extra write-offs, and other perks. Many countries have tax treaties to help prevent double taxation. Others offer retirement visas where foreigners can live without being taxed on their pensions. Find more about taxes in Chapters 4 and 5.

Enjoying new experiences

Traveling presents the opportunity to see and do new things. And when you live long-term in a foreign country, you have more time to explore near and far.

Growing up in Florida, I was 15 years old when I saw snow for the first time. Another 15 years later, I found myself drifting through fresh powder on the Japanese ski slopes of Niseko, Japan.

What are you looking forward to that you can experience only in a different country? Whether you dream of trekking Machu Picchu or the Himalayas, living abroad can put you closer to reaching your goals.

Broadening your worldview

Living as an outsider in a new place can feel awkward and uncomfortable at first. Soon, however, you start to see the world in a different way. Studies show that travel increases compassion and empathy, and living abroad can open your mind in ways you've never experienced before. You figure out how to step outside your comfort zone, overcome challenges, and develop a stronger sense of independence and self-reliance.

Expanding your community

Whether you want to make new friends, fall in love, or find a new business partner, moving to a new country provides plenty of opportunities to meet new people. Chapter 11 provides ways to get to know local people, connect with fellow expats, and expand your network.

Acquiring new skills

You can expect to pick up a slew of new life skills if you move to a new nation. A few examples include:

- » **Communication:** You can learn a new language, get better at reading body language, and decipher foreign food labels at the grocery store.
- » **Cultural awareness:** You become more accepting and knowledgeable of customs and cultural norms and gain a new perspective on life.
- » **Financial planning:** You gain experience budgeting for your move, haggling at local markets, negotiating the terms of your rental property, and planning your taxes across borders.

- » **Life skills:** You figure out how to navigate public transport links, pay bills from a foreign bank account, and convert currencies and time zones in seconds.
- » **Personal development:** You develop soft skills such as patience, resilience, adaptability, and a flexible mindset.
- » **Relationships:** You get the opportunity to strengthen relationships at home and build a new support network.

Enjoying better healthcare

Depending on where you're from, your country may have a fabulous universal healthcare system. Or perhaps getting good care is expensive or hard to find. When you move abroad, however, you can opt into a better healthcare system that has more affordable care and insurance options. Chapter 7 gives you the low-down on healthcare overseas.

Uncovering new job opportunities

You can find many exciting options to work overseas. You can apply for a working holiday visa in some countries (if you're below age 30–35), you can work remotely as a digital nomad, or you can apply for a job abroad and obtain a work permit. See Chapter 2 for ways that you can work abroad and Chapter 11 for volunteer opportunities.



TIP

For guidance on finding jobs overseas, check out the book *Global Career: How to Work Anywhere and Travel Forever*, by Michael Swigunski, New Nomad Publishing (2018).

WHY WE MOVED ABROAD

I asked *Traveling with Kristin* podcast listeners and YouTube subscribers why they moved abroad and how the experience changed their lives. Here are some of their responses:

Claudia, Canada: "I moved abroad because I was newly married, and we felt ready to conquer the world and chart our own life path. I have no regrets at all. I've become even more open minded, independent, resilient, empathetic, and took charge of my health. Plus, I'm fluent in another language. I'm living my life — not the one some people thought I should live."

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Dave, Portugal: “My wife and I moved abroad because we wanted a new life experience. We traveled the world and, on our journey, fell in love with Portugal. We love the cultural vibe, peace, safety, and overall lifestyle.”

John, Italy: “[Living abroad] made me wealthy, gave me a global point of view, and an appreciation for other people. In the 51 years since I graduated from college, I’ve spent over 70 percent of my time overseas, on all the continents. In short, it’s given me everything.”

Mohammed, Digital Nomad: “Living abroad has profoundly reshaped my life in ways I never anticipated. It expanded my worldview, made me more adaptable, and instilled a sense of confidence in navigating uncertainty. Professionally, it opened doors to international opportunities that I wouldn’t have accessed otherwise. It’s not always easy, but the sense of accomplishment and the memories made along the way have been invaluable. It’s a journey I’d recommend to anyone looking for growth, adventure, and a deeper understanding of what it means to be part of a global community.”

Ujjwal, USA: “I met my then-girlfriend and now wife while working and living in the United States. She stayed with me in Nepal after marrying according to our Hindu traditions and became pregnant with our baby. After thinking about our children’s future, we decided to move back to America where we felt our daughter would have a compelling future.”

Acknowledging the Drawbacks of Living Abroad

Living abroad isn’t all sunshine and roses. Like with any major decision, you have challenges to face and downsides to consider.

Coping with culture shock

Everyone who moves abroad experiences some degree of culture shock, although everyone experiences it differently. Only time will tell how hard it hits you and how long it lasts. Fortunately, you can reduce the adverse effects of culture shock and overcome it faster; Chapter 10 gives you tips for how to weather these feelings of loneliness and discomfort.

Living far from family and friends

But for many folks, being thousands of miles away from loved ones can cause emotional turmoil. For others, it provides peace of mind (no judgment). Surprisingly, many expats report having better relations with their family members after they move abroad. I talk more about staying in touch with your friends and family in Chapter 11.

Keeping yourself safe

Moving abroad can occasionally expose you to new threats, especially if you're on a work assignment in a high-risk area or if a conflict breaks out. Chapter 13 gives you ways to stay as safe as possible.

Deciding Whether Living Abroad Is Right for You

In my 20 years of experience helping people move abroad, I've observed that the desire to live in another country tends to stick with you. Whether it's an idea that you're just beginning to explore or a long-held dream that you've been putting off for months, years, or even decades (yep — it happens more often than you think), the book you hold in your hands gives you the tools to make it a reality.

You can benefit from living abroad if:

- » You're intrigued by the idea of living outside your home country.
- » You want to experience life in a different culture.
- » You're open to new experiences.
- » You have strong personal reasons or motivations to move.
- » You want a change in your life.
- » You have a job or income stream that allows you to live in another country.
- » You simply want to!

If one or more of the above reasons resonate with you, you can take the next step of clarifying your reasons for moving abroad, which you can do in the next section.

Setting Your Goal of Moving Abroad

There's no one-size-fits-all path to moving abroad. Your journey will be unique to you. Before you jump into planning your relocation, however, reflect on your deeper motivations for making this life change, which can keep you focused when the going gets tough.

Ask yourself the following questions. Journal about them or discuss them with a trusted family member, friend, or therapist:

- » **Why do you want to move abroad?** Your answer is the right one — dare to dream here!
- » **What excites you most about living in a different culture?** Do you look forward to meeting new people, trying new foods, learning a second language, or something else?
- » **What practical reasons do you have for moving to a new country?** Perhaps you aim to lower your cost of living, receive better healthcare, or reconnect with family members overseas.
- » **What does success look like for you?** Your desired outcome might be retiring in Thailand on a \$ 1,500-per-month pension, finding a high-paying job in Hong Kong, teaching English in Spain, moving your family to Costa Rica, or getting a digital nomad visa in Portugal.
- » **What obstacles might you face along the way?** Anticipate anything that can slow or derail your progress, such as budget constraints, an uncooperative employer, family responsibilities, or limiting beliefs.
- » **How can you overcome setbacks?** Developing soft skills, such as a patient, determined, and resilient mindset, can help you persist through struggles. You can also get support from other expats and relocation professionals, which Chapter 5 helps you with.

Action Step: Write your moving abroad mission statement:

I want to move abroad because: _____
_____.

When something gets in my way, I will: _____
_____.

Overcoming the Fear of Failure

Moving abroad is a psychological challenge as much as a logistical one. Fear of failure and fear of the unknown are two factors that keep people from pursuing their dreams of living overseas. If you feel hesitant, don't worry; it means you're human. Uncertainty is part of the process. Begin this journey with an open mind and an acceptance that you don't have to have everything figured out yet.



REMEMBER

Each step you take in planning your move brings you closer to your goal. (When in doubt, look at the Table of Contents in this book and jump to the topic you need help with.)

Reframing fear as growth

Humans evolved to feel fear as a survival mechanism. In the past, fear protected us from (often physical) threats, such as a saber-toothed tiger lurking around the corner. But in modern society, feeling apprehensive is often a sign that you're doing something difficult or straying outside of your comfort zone. It can be a good thing, leading to personal growth and a sense of accomplishment.

Every big life decision comes with risks, rewards, and uncertainty. You've faced the unknown before, and you can do it again. The key to success is identifying possible pitfalls and ways to overcome them.

Transforming your fear into action

How are you feeling right now? Describe any emotions that come up and subtle fears that might hold you back from pursuing your goal of living abroad. For each fear, counter it with a possible solution.

For example, perhaps you're afraid that you'll spend a year or more preparing to move then hate it once you arrive. Sometimes, you just need more time to adapt, which Chapter 10 can guide you on. But what's the worst-case scenario if you move abroad and change your mind? Maybe it's a sign to shift to a different country. Or maybe it means that you spent some money and time, had an experience, learned a few things, and returned home to find a new job and a place to live.

Journal about your fears regarding the move, what to do if things don't go as planned, and how you can handle possible outcomes.



TIP

You can gain clarity about your decision by future pacing or envisioning the impact of your choices in the future. Ten years from now, will you wish you'd moved abroad? Ten years from now, what will your life be like if you stayed where you are?

WHAT'S IN A NAME? EXPAT OR IMMIGRANT

When you move abroad, how should you self-identify? Many people call those who voluntarily move to other countries long-term as *expats*.

No consensus exists on what it means to be an expat, exactly. The term comes from the word *expatriate*, meaning to leave one's country. But for how long, exactly? No one knows. You can call yourself an expat in the same way that you can declare yourself a chocoholic. Whether your annual chocolate consumption per annum makes you one depends on opinion.

In my view, an *expat* is someone who leaves their country temporarily, either on a work assignment or voluntarily, for a few months or years.

Suppose you move to another country permanently to become a permanent resident or citizen. In that case, some would say that puts you in the immigrant category. (An *immigrant* is someone who moves permanently from the country of their birth.)

If you reside abroad long-term without a home base, you could consider yourself a tourist, expat, digital nomad, slow traveler, or roving retiree. Or any term that you can think up! Some folks like to call themselves *flexpats*, which loosely means to live abroad sometimes.

As I write in *Digital Nomads For Dummies* (John Wiley & Sons, Inc.), a label is simply a label. You can identify with one or not.

Do what you feel. Whether you see yourself as a visitor, expat, citizen, immigrant, the choice is up to you.