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What's Your Number?

Your Life Abroad Exit Plan

A simple plan for knowing when to stay, when to make a change, and how to leave. Type in the boxes, or print this form and write your answers.

Life can change after you move abroad. Make your plan while you can think clearly. Without a plan, you may stay longer than you should and lose more than you expected.

Money: When would I need to leave?

Start with your ideal monthly expenses. Decide how much of an increase you can handle. Then choose a savings amount that tells you it is time to act. For example: "When my savings reach \$10,000, I will leave." Your number may be different.

My ideal monthly expenses are:

The monthly increase I could handle is:

My highest monthly budget would be:

When my available savings reach this amount, I will begin my exit plan:

Immigration: What if I have to leave?

Your visa allows you to stay in a country. Rules can change, renewals can be difficult, or you may be told to leave. Keep a separate fund for paperwork, help, travel, or an unexpected move. Do not use it for everyday spending.

I will keep this amount set aside for visa problems or an unexpected move:

How many times?

Housing disruption means something happens that forces you to move or makes your home harder to afford.

In Portugal, I had problems with two different landlords. One doubled the rent. Another wanted to move back into their condo and gave me only 45 days to move.

You may believe what a landlord is doing is against the law. But you are in another country. Are you ready to pay legal fees, spend time, and use your energy to fight it?

Decide how many times you are willing to go through this before making a change.

How many unexpected moves would I accept, and within what period?

What is the largest rent increase I could handle?

How much could I spend to find and move into another home?

If it keeps happening, what are my options?

- ☐ Rent somewhere else.
- ☐ Move to another area.
- ☐ Look into buying a home.
- ☐ Move to another country.
- ☐ Return home.

My point for making a change is:

What care do I need?

Write down your needs now. Then think about what you would do if you needed more care or help.

I have found medical care abroad to be more affordable and better quality. But affordable care still costs money. Depending on your coverage, you may have bills to pay yourself, even with insurance.

The questions are: How long can I keep paying? And who could help me if I needed treatment or help caring for myself?

My health care needs: medicine, appointments, tests, and treatments.

My costs that insurance does not pay are about (include month or year):

If my costs increased, how long could my money cover them?

If I needed help with treatment or daily care, who could I call?

If I could not afford care or get the help I needed, what would I do?

Where would I go?

Would you return home or move to another country that better meets your needs?

Once you have unplugged from your home country, getting settled there again can take a lot of money. You may need housing, furniture, transportation, and other basics. If family or friends could take you in, ask them before counting on that option.

My first choice and my backup choice are:

Where could I stay when I arrive? Who has confirmed they can take me in?

My total budget for moving and getting settled would be:

What would I need to handle?

Leaving takes more than a plane ticket. If you bought furniture or appliances, decide what to sell, give away, or ship. Compare shipping costs with buying replacements.

- ☐ Decide what to sell, give away, keep, or ship.
- ☐ Check what I need to do to end my lease.
- ☐ Sell my car, if I bought one.
- ☐ Get copies of my medical records and plan for medicine during the move.
- ☐ Decide which accounts to close or keep; cancel services I no longer need.
- ☐ Gather important documents and arrange somewhere to stay.
- ☐ Leave enough time to handle these tasks.

My choice still matters.

You can love a place and still decide it no longer meets your needs.

People may ask, "Why are you back? I thought you loved it there." Prepare an answer that reminds you why you made your choice.

"I enjoyed my life there. I also set limits for what I could afford and manage. When things changed, I followed my plan. I am making a choice that fits my life now."

My answer in my own words:

My plan in one sentence

If _____ happens, I will _____ while I still have the money and support to make that move.

If this happens:

I will take this step:

I will review this plan again on:

Changing your plan does not mean you failed. It means you are paying attention to what your life needs now.

This worksheet is meant to guide your planning. It is not professional advice. Please seek help from a planning professional if you feel you need it.