

A Step By Step Guide to Moving Abroad



INTERNATIONAL
CITIZENS GROUP



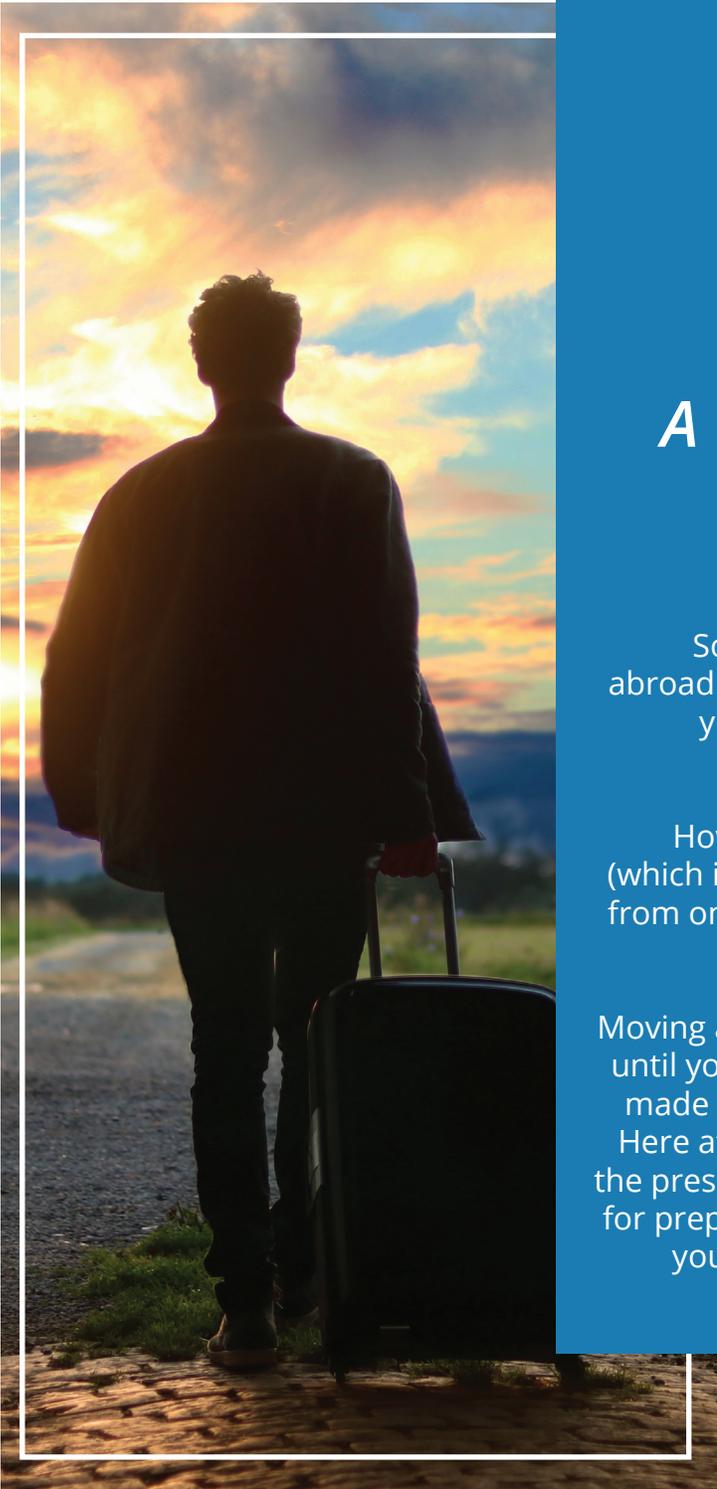
A Step By Step Guide to Moving Abroad

A Moving Abroad Checklist by International Citizens

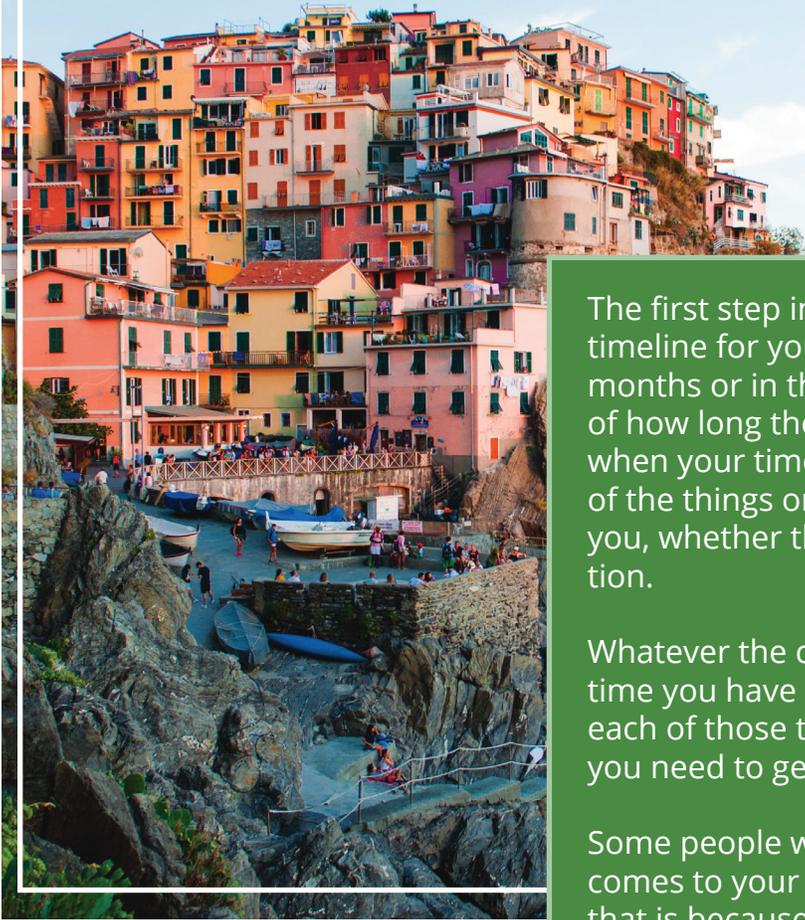
So, you have already decided that you are moving abroad. Whether it is your first time traveling abroad or your tenth, moving abroad is an entirely different experience than just taking a trip.

However, with that excitement can come the stress (which is all too familiar to anyone who has ever moved from one house to another, let alone moved to another country!)

Moving abroad - no matter how far in advance it may be until you leave or how prepared you might feel - can be made a little bit easier if you have a checklist to follow. Here at International Citizens, we want to take some of the pressure off of you by providing a step by step guide for preparing to move abroad. Just follow our guide and you may have time left over for a going away party!



Step One: Understand Your Timeline



The first step in moving abroad is creating a realistic timeline for yourself. Are you moving abroad in six months or in thirty days? Some people have a choice of how long they have, some people do not. Typically, when your timeline of moving abroad is shorter, many of the things on this list will likely be taken care of for you, whether that's by your employer or an organization.

Whatever the case may be, understanding how much time you have to get things in order—and how long each of those things will take—can help you get what you need to get done, ahead of time.

Some people will need more time than others when it comes to your moving abroad preparations. Whether that is because you have to save up the money, you have to sell your house before you go, or you need time to arrange paperwork for moving your pet with you, there is no right or wrong amount of time to get it done; as long as you have enough of it!

WE RECOMMEND STARTING THE PROCESS AT LEAST SIX MONTHS IN ADVANCE OF YOUR PROSPECTIVE MOVE DATE.

Start here!

| MAY | | | | | | | JUNE | | | | | | | JULY | | | | | | | AUGUST | | | | | | |
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Step Two: Secure Your Passport and Visa

Part of understanding your timeline is getting your most important documents in order: Your passport and visa(s). ***In most cases, you cannot even enter a country unless you have at least three to six months of validity, meaning from the last day of travel, you will still have six months remaining until the passport's expiration date. Though, the rules may vary by country when you move abroad with a special visa.*** While you can always get a passport renewed abroad, you'll likely have to meet this standard in order to get your visa put in.

So, what is a visa, and why do you need it? A visa is essentially a document that grants you permission to live in this other country. There are all types of visas, but if you are moving abroad long-term, chances are it is for work (including self-employment), residency, retirement, or to study.

PRO TIPS:

- ***Make Photocopies of Everything!***
- ***Give yourself several months if you have to order a new passport.***
- ***Get the 52-page passport book instead of the 28-page option.***

In order to obtain a visa, you typically need (at the very least):

- ***Your passport.***
- ***Meet eligibility requirements for the specific visa you want.***
- ***A visa application, filled out and submitted.***
- ***Visa photos (application will dictate the size).***
- ***Space in your passport for the visa itself.***

Each country has different visa requirements, and you must have your visa to live there otherwise you could be there illegally.

And, though some countries do allow citizens of other countries to stay there for up to a year without a visa, in general, moving to another country requires permission and thus a visa to do so. For example, most countries offer visas for journalists, laborers, teachers, business people, students, freelancers, etc. There are also visas for family members of the person who is being sponsored.

Getting a passport can take several months if you don't have one already, or if you need to update yours. A visa for residency can also take several months to secure after that, and will usually require a lot of paperwork. Typically, your employer or school will help you with this, and other times, you will be on your own. So, be sure to give yourself plenty of time to take care of everything.

Visit [International Citizens Insurance](https://www.internationalinsurance.com) for more information regarding visas.



*Don't Forget
Documentation
for Pets and
Family!*

Pets

If you are planning on bringing your pet(s) abroad, now is the time to do your research and figure out what is needed. Some countries may not permit certain types of pets, and those that allow pets demand very specific import requirements that can take more than a few months to sort out. And that is not including the paperwork for the airline!

Check what you need to do ahead of time, visit your vet, and have your pet's paperwork prepared alongside yours.

Some countries require a rabies titer test for your pet and then a waiting period of four months before you can enter said country. Check out PetTravel.com for more country-specific information.

Most countries require, at the very minimum:

- The animal has to be a certain age.
- Rabies vaccination.
- Microchip.

Family

If you are bringing your human family abroad with you, you will likely need to do additional paperwork for their visa requirements as well. Again, you will want to ask about this ahead of time to make sure everything is in order. You do not want to find out at the last minute that you're not able to bring your kids!



Step Three: Make Sure Your Finances Are in Order

In addition to paying up for a passport, visa, family paperwork, pets, etc., the costs associated with moving abroad can add up quickly. Though it is true in some cases that your company may pay for or help you with relocation expenses, those who want to spend time in another country will need to have the finances to do so. In fact, some countries may actually require you to prove that you have enough money in your bank account (or an asset you get an income from) in order to be eligible for the visa in the first place!

Before moving abroad, it is important to have a plan for your finances based on your own research on the cost of living, what your sponsor/job may/may not provide, and your own budget.

For example, keep in mind that things like renting an apartment abroad may require you to put down a lot more as a deposit than you are used to back home. Additionally, if you are moving abroad without a job waiting for you, you will need to have enough money to sustain yourself whilst not having an income.

Debit/Credit Cards, Currency, Banking

How will you access your money once you move abroad? Are you planning on bringing a wad of cash and exchanging it at the nearest currency exchange when you need it? Probably not.

You will most likely want to bring some cash with you, and keep your money otherwise secure in a bank account and/or have credit cards.

Lastly, if you will still have bills/payments to take care of back home, you will want to have an easy way to get the money to where it needs to go. Whether this means leaving all the money you need for payments in your home account or having a way to easily wire over money, have a plan in place before making your move.

A World of Banking Options:

- Keep all cards and accounts from your home country + take advantage of features like:
 - No foreign transaction fees
 - No charges for ATM withdrawal overseas
- Open a new bank account in your new country (especially good if you'll be getting paid in the local currency).

Pro Tip: Be sure to replace any bank cards that might expire shortly after you move abroad.



Step Four: Tie Up Loose Ends

Before you move, you will need to tie up any loose ends that you will not be able to manage once you move abroad. Whether this means selling your home or your car, cancelling accounts, or finding someone trustworthy to look after your belongings while you are gone, these are just a few things you might have to take care of:

- Notify your landlord and end your lease.
- Sell your home or find someone to rent it out.
- Sell your car, or arrange for a place to park/store it.
- Close out your utility contracts, including internet, electric, gas, and cable (return any equipment).
- End your cell phone contract if you do not plan to use it while abroad.
- Cancel your gym membership.
- End your subscriptions (magazines, Netflix, Amazon Prime, etc.).
- Cancel your insurance policies (auto, home, health, etc.).
- _____
- _____





Step Five: Get a Health Check and Insurance Coverage!

Getting a Health Check Prior to Moving Abroad

Before you move abroad, it is very important that you get a health check. If you live in the United States, then you may be perfectly fine awaiting your health check until you get to your new home, where the healthcare may be much more affordable. That being said, no matter where you are from, sometimes a health clearance is in order before moving abroad. Whether this is for your visa (yes, some countries may require a physical exam with a visa application), your own peace of mind and well-being, or to get prescriptions to last you for a few months, it can never hurt to see your doctor before you go. As a matter of fact, you should treat a doctor's visit as a priority!

Some routine exams you should get done by your doctor before going abroad (will vary based on your patient criteria):

- Blood tests
- Mammogram
- Pap smear
- Colonoscopy
- Dermatologist
- Dental check/cleaning
- Eye exam (get backup glasses/contacts!)
- Vaccinations if yours are outdated or you need specific ones based on your destination.



Of course, if you have any medical issues, you will want to head to your specialist to be cleared for your journey, as well as get any recommendations on managing your condition while abroad.

While you are there, explain to your doctor that you are going to be abroad, where you will be, and any concerns you have (or they have for you) and how to address them in your new home. They may offer advice on things to be careful of, whether it is drinking the water or staying away from dangerous hikes. But, chances are, you will be all good to go. Your doctor may wish you "Bon Voyage" and may even have some connections to doctors in your new country, or information hospitals/clinics that you can write down in case of an emergency. Discuss if you should come "home" for a visit once and a while to manage your care.

But, that health check will not do you much good unless you set yourself up for while you are abroad, too. **What we mean to say is: Health insurance is extremely important to have when you move to another country, or even if you go traveling.**

The Importance of Global Health Insurance

Health insurance is a necessity when moving abroad. In fact, just as some countries will require a health check to secure your visa, others will require you to purchase a health insurance plan to get your visa, too.

Health insurance abroad will help protect you in the case of an emergency, if you get sick, need surgery, give birth abroad, etc. It will help you avoid being charged the “foreigner-tax” which can sometimes come with your medical bill if you are uninsured. In some cases, you may not even be given treatment unless you can pay upfront or prove you have insurance. So, why take the chance?

Insurance plans for when you live abroad are different from travel insurance. Though it helps in emergencies, it is not just for emergencies. It will allow you to keep up with all of your wellness/regular check-ups while you are abroad, in addition to being protected if you get sick, injure yourself, or need a procedure or surgery. Depending on what country you are going to and what type of healthcare system exists, an international health insurance plan will ensure that you will be seen at private facilities and/or get to meet with specialists. Of course, this coverage can extend to your family members.



International Health Insurance FAQ

Why do I need insurance if the place I'm moving to has local insurance?

There are some instances in which your new home country will have a local insurance plan available to you. However, sometimes there are issues with local insurance:

- It may not allow access to private hospitals and facilities.
- Wait times to see doctors are longer.
- You may not qualify for it right away, or need to be a resident for a certain amount of time.
- Your insurance is tied to your work, which means if you need to leave your job for any reason, you can lose coverage.
- Prescription coverage may not be covered.
- If you do not speak the local language, you may have a hard time understanding the ins and outs of your coverage.

How do I find the right coverage?

There are many international health insurance plans out there, so navigating them all can be somewhat confusing. If you are feeling overwhelmed by all of the international health insurance options, then you can work with a broker to choose the right plan for you. They can help you understand the deductibles, premiums, co-insurance, different types of plans, family plans, etc. This way, you can be sure that you are getting the exact type of coverage you need, and at the price you can afford.

SOME PLANS WE RECOMMEND:

- [Cigna Global Health Insurance Plan](#)
- [BCBS Global Solutions Worldwide Insurance Plan](#)
- [IMG Global Medical Insurance Plan](#)

Benefits of Using a Broker

- A broker will actually save you money and prevent you from paying for coverage you do not need.
- They work independently. They are not tied to any one company and are therefore unbiased.
- They do the research for you, so you can spend time taking care of other tasks.
- They will present you with many options and help you navigate those options by answering your questions and offering assistance when needed.

[**GET A FREE QUOTE!**](#)

How much does international health insurance cost?

First and foremost, international health insurance should be viewed as a necessity, not an accessory. It should be right up there with your visa, passport, plane ticket, etc. Keeping in mind that there is a cost associated with keeping you and your loved ones healthy overseas; well, you cannot put a price on that. But, for the sake of providing you with information, the cost is based on several factors like:

- Your age
- Country of residence
- Types and levels of coverage
- Who needs coverage
- Deductibles and cost-sharing

Generally, the average cost of a global health insurance plan is **\$5,200 per year**. However, the price for a global medical plan will range widely from as little as **\$1,000**, to as much as **\$20,000**, per year.

See our website for more info:
www.internationalinsurance.com/health/

Note: It is always good to ask about the equivalence or availability of medications you take in your new home, in case you need to buy something/ get a prescription while you are there. Keep in mind that some medications are considered controlled substances and therefore actually illegal to bring into some countries, so you will want to check this, especially if they are medications you need to take regularly.





Step Six: Have a Plan for Living Arrangements in Your New Country

Before you can move abroad, you will need to have a plan for your living situation once you arrive. For some people, just showing up and figuring it out upon arrival might be a doable option. But, others may want their apartment/home ready as soon as they land.

There are generally many resources available (depending on where you are moving) to help you situate yourself, such as relocation services and/or real estate companies. But, with determination, confidence, and some useful tips, there's no reason you cannot make arrangements on your own:

Housing

Where will you live when you move abroad? Are you planning on buying a home, renting an apartment, or living in an Airbnb? Or, do you plan on winging it and traveling around your country of choice until you figure out where you want to settle?

Take a look at expat groups online, as many will be posting apartments there or information on where to look. You can also consider getting in touch with a relocation service and/or international real estate agent to help you find what you are looking for. If it is an option, you should visit your prospective country and find a home before actually moving there.



Pro Tip: Look online to see where locals and newcomers shop for apartments in your new home country. For instance, in the United States it is Craigslist, the U.K. it is Gumtree, Spain it is Idealista, and in Latin America, Mercado Libre.

Transportation

What do you plan on doing for transportation once you arrive?

Some people will be able to get around just fine with public transportation. (In fact, this can be a huge driving force in your decision to move abroad, to areas where the public transportation is just more flexible!) But, if you think you will need a car, perhaps you can rent one until you are able to purchase one (or a motor scooter— whatever floats your “boat!”)



Phone

It may seem that a phone is something that can be put on the backburner, but let's be honest: most of us need our phones to function in everyday life. And, being able to contact others once you arrive in your new home is really important.

Taking care of your phone situation is therefore a priority. Luckily, there are options:

- Keep your phone plan.
- Buy a sim card when you arrive.
- Visit a local phone company when you arrive and take out a phone plan with them.

Note: You may need to make sure your phone device is “unlocked” in order to use a sim card from another country.



Apps

Certain apps can be extremely useful when moving abroad, if you already own your phone. By getting a sim card with unlimited data or a wifi card to connect to public Wifi, you will be surprised at how much communication you can have and things you can do without necessarily having to purchase call and text options. (But, we would not necessarily advise not having those options.)

Also, check out which apps are popular in the country you are moving to! Likewise, some countries may *not* have the same apps available that you have back home.

Here are some apps that are useful when moving abroad:

- Whatsapp
- Facebook Messenger
- Viber
- PayPal
- Xoom
- Google Maps
- Uber & Lyft



Step Seven: Take Care of Departure and Arrival Logistics

By now, you will have gotten most of the difficult things out of the way. Now it is time for the fun part: booking your flight and taking care of departure and arrival logistics!

Okay...maybe that is not that exciting. This part can still be a bit of an added stressor, but it can also be the part where you can relax a little.

Moving abroad is not the same as taking a trip; even a three-month backpacking trip. Moving abroad is whole new territory (no pun intended) and may feel a little different from what you're used to.

HERE ARE THE BASICS:

Book Your Flight

Unless you have already booked your flight or had your flight booked for you by your visa sponsor, you will have to book the flight yourself. Now, booking a flight for when you are moving abroad is a bit different than booking a flight, as you likely will not be booking a round-trip ticket. Additionally, you will want to purchase a ticket that allows you some flexibility in terms of bringing as many bags as you need to bring, without hiking up the cost.

Plan Your Ride to and From the Airport

Next, you will have to plan how you are getting to and from the airport. Though on a trip you might normally opt for public transportation, it is okay to utilize other options when relocating abroad. One of the main reasons for this is that you may be traveling with more luggage than usual.

Therefore, if you need to add private airport transportation into your budget, then be sure to do so. It may also help you to have this booked for when you arrive at your destination, so you don't have to deal with the hassle of navigating the system and/or getting scammed on a cab ride.

Plan for Your First Night

Lastly, you will want to plan for your first night when you land. Unless your apartment will be ready as soon as you arrive, consider staying with friends or family or booking a hotel or a short-term rental to stay at until everything is ready. The last thing you want to do is arrive with all your luggage and have no place to go!



Step Eight: Ship, Store, Sell, and Pack!



Now that your departure date is getting closer, it's time to be free of all material items that are holding you back. After you have tied up major loose ends—like selling a home, ending a lease, or selling a car—it is time to “Marie Kondo” your stuff.

Luckily, there are options:

Ship

Some people who move abroad choose to ship their belongings from their old home to their new home. This can be a great option for families relocating with children, so that they can have some sense of familiarity once they are in a new place. You can ship your family's furniture, beds, books, clothing, etc. in a shipping container for around \$3,000. (Rates will vary based on the shipping company, weight, distance, etc.) That is not too bad when you think of what it would cost to buy all that stuff again!

Store

If you have a lot of items that you do not necessarily want to get rid of but do not want to ship either, store them!

Another option is to store your belongings in a storage unit (or, a friend's garage!) Storage units can be just a few dollars a month and can be a great option to ensure you belongings are safe until you return back to your home country.





Sell

And, the rest? It's time to sell your stuff! Even after shipping, storing, and/or packing your belongings, there is a good chance you will have some stuff left in the pile that you do not need. This is the stuff you can sell. Have a garage sale or post your items online. Not only can you downsize, but you can also make some money for your move, too!

Pack

Now that everything is either shipped, stored, or sold, it is time to pack whatever it is you are bringing with you. Just because you are technically allowed to bring more with you when moving abroad than you would when taking a trip, that does not mean you necessarily should. It is important to pack smartly.

Bring clothing and items that you love. Then, do some research regarding what things are hard to find in your new country, so you can make sure to bring them in excess. For instance, some toiletries and beauty products that you normally use may be extremely difficult to come by in your new place. Therefore, it is advisable that you bring enough until someone can ship you a new supply.

Remember, you can buy most things wherever you go. After all, unless you're moving to a very rural area, most countries around the world will have department stores, grocery stores, and plenty of local businesses to get whatever it is you need. (And, that is part of the fun in moving abroad!)



Step Nine: Getting Settled

It has taken time, but you are finally ready to move abroad to your new country!

How exciting is that?



By now, your bags should be packed and waiting for you by the door. Give yourself more than enough time to catch your flight and double and triple-check your bag to make sure you have your passport, visa documentation, bank cards, money, photocopies of your paperwork, etc. Though it would be upsetting to forget some items at home, you can always have them sent or replaced. However, you do not want to get to the airport and learn that you are missing your passport or another critical document that is required for your stay in your new country.

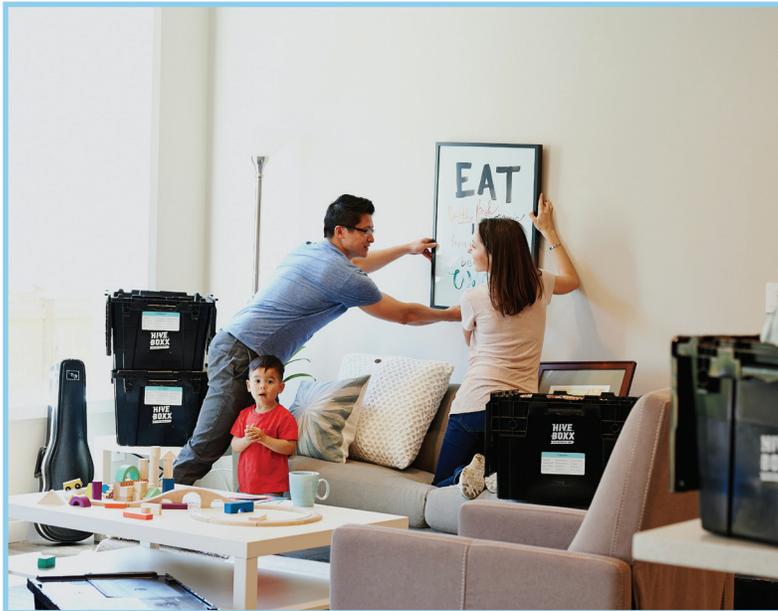


Once you arrive, it is time to get (somewhat) settled! When moving from one place to another (even within your home country), it can be exhausting and takes time to get really into the swing of things. But, this can take even longer when you move abroad because things may move at a different pace than you are used to. And, you are new to everything, too.

For example, getting the keys to your new apartment can take time, as well as reporting to immigration and getting your official residency card. Learning where the closest store is or even memorizing your new address and how to have things delivered can be a challenging task.



But, remember that this is all part of the fun of moving to a new country, and as you get settled in, do not forget to take time to explore your new home! These are moments that you will not get back.



Don't Forget!

- Passport
- Visa documentation
- Bank cards
- Money
- Photocopies of your paperwork

CONGRATULATIONS! YOU ARE NOW READY TO BECOME AN INTERNATIONAL CITIZEN!

Final Checklist

■ Step One: Understand Your Timeline

- When are you moving?

- When do you need to start preparing? _____

■ Step Two: Secure Your Passport and Visa

- Passport Application or Renewal
- Visa
- Pet Documentation
- Family Members Passports
- Photocopy Everything

■ Step Three: Make Sure Your Finances Are in Order

- Get replacement bank cards for any that will expire shortly after your move.

■ Step Four: Tie Up Loose Ends

- End your contract on your lease.
- Sell your home or find someone to rent it out (if you so choose).
- Sell your car, or secure a place to park it while you're gone.
- Close out your internet, electric, and gas contracts.
- Close your phone contract (if you don't plan on using that contract while abroad).
- End subscriptions.
- Close out insurance plans.

■ Step Five: Get a Health Check and Health Insurance

- Check out International Citizens Insurance for a Quote!

■ Step Six: Have a Plan for Living Arrangements in Your New Country

- Housing
- Transportation
- Phone

■ Step Seven: Take Care of Departure and Arrival Logistics

- Book your Flight.
- Plan your ride to and from airport
- Plan your first night in the new city.

■ Step Eight: Ship, Store, Sell, and Pack!

- Ship
- Store
- Sell
- Pack

■ Step Nine: Settle In and Enjoy!

(add your own)

■ _____

■ _____

■ _____