



The Retire Abroad Starter Checklist

Print this. Work through it with a pen. Every box you can't tick yet is a question to answer **before** you book a one-way ticket.

1 Money

- ☐ **Social Security estimate pulled + abroad rules checked.** Confirm your benefits actually follow you to the country you want.
- ☐ **Medicare Part B: keep-or-drop decision made.** Know the 10%-per-year penalty before you drop it.
- ☐ **Tax picture mapped.** FBAR, FATCA, and your state's exit rules — on paper.
- ☐ **All-in monthly budgets built for 2 countries.** Rent, healthcare, visas, tax drag — plus a 15% buffer.
- ☐ **Emergency fund sized.** Six months of costs plus evacuation coverage.

2 Paperwork

- ☐ **Passport valid 2+ years past the planned move.** Renew early — backlogs are real.
- ☐ **Visa path identified; income threshold verified at the consulate.** Bloggers lie; consulates don't.
- ☐ **Birth and marriage certificates apostilled.** Most retirement visas require them.
- ☐ **Will and powers of attorney updated for life abroad.** Domestic documents may not travel with you.
- ☐ **SSA direct deposit abroad set up — or planned.** Decide how your money reaches you each month.

3 Healthcare

- ☐ **Expat insurance quotes compared.** Resident coverage, not travel insurance — different product.
- ☐ **Prescriptions mapped.** Availability and legality in your country, drug by drug.
- ☐ **Dental and vision plan for year one.** The care most plans skip.
- ☐ **Medical evacuation coverage confirmed.** Know who flies you out — and at what cost.
- ☐ **Home-country coverage exit planned.** Don't pay for two systems by accident.

4 Housing

- ☐ **Trial-run rental booked.** Never buy in a country you haven't lived in.
- ☐ **Rental scam red flags learned.** Overseas deposit scams are an industry.
- ☐ **Mail-forwarding and domicile plan in place.** IRS mail, voting, licenses — all need an address.
- ☐ **Move-vs.-sell decision made for belongings.** Shipping a container costs more than most furniture.
- ☐ **Pet import rules checked.** Quarantines and breed bans ruin plans. If applicable.

5 Trial Run

- ☐ **3-month scouting trip done — in the worst season.** Paradise in February is honest; paradise in October is not.
- ☐ **Cons chapter read for your top 2 countries.** If the cons don't scare you off, the country might be right.
- ☐ **Expat forums mined for failure stories.** The "why I'm moving back" posts are worth more than the guides.
- ☐ **Local bank account path confirmed.** Some countries won't let you open one without residency first.
- ☐ **Return ticket and exit plan kept.** An escape hatch is not pessimism — it's planning.



What to read next

The checklist asks the questions. These three free guides start answering them — the biggest money decisions first.

Free guide Medicare Part B: Keep or Drop?

Part B doesn't cover you abroad, but dropping it can cost you 10% more in premiums for every year you were eligible and uninsured — a penalty that never goes away. Read fiftyabroad.com/medicare-part-b-keep-or-drop.html to run your own numbers before you decide.

Free guide The Social Security Abroad Guide

Yes, your benefits generally follow you overseas — but the rules have edges: which countries restrict payment, how the windfall and pension offsets work, and what to file before you leave. Read fiftyabroad.com/social-security-abroad-guide.html to make sure your checks keep arriving.

Free guide The True Cost of Retiring in Portugal

Portugal tops every "best places" list — so we ran the real math: rent in Lisbon vs. the interior, the D8 visa income threshold, healthcare costs, and the cons chapter nobody else writes. Read fiftyabroad.com/cost-of-retiring-in-portugal.html, then apply the same method to any country.

The Honest Country Guide Pack

\$39

The all-in budgets, the cons chapters, and the worksheets behind this checklist — six country deep-dives, your Social Security math, the Medicare decision, retiree taxes, and logistics, all in one pack.

fiftyabroad.com/pack.html

Moving abroad for retirement is one of the best decisions you'll ever make — as long as it's an informed one. Do the homework now; thank yourself later.