

Moving Abroad: What to Do (And When)

A Planning Guide for Strategic Relocation



The 4 Phases of Strategic Relocation

Most people think moving abroad is a single decision. It's actually four distinct phases, and skipping any one of them is why moves fail.

This guide shows you what decisions must be made before you leave, what can be figured out on the ground, and what timelines actually matter.

PHASE 1: FOUNDATION

6–12 Months Before Departure

Core Question: What decisions must be made before you leave?

Key Activities:

- ✓ **Income structure clarity:** Are you a W-2 employee, contractor, self-employed, or living on passive income? This determines which visa pathways are even possible.
- ✓ **Target country shortlist:** Narrow to 2-3 options based on visa compatibility, lifestyle preferences, and budget reality.
- ✓ **Employer policy verification:** If you're employed, get written confirmation (or a clear "no") about working remotely from abroad.
- ✓ **Financial baseline:** Calculate your liquid reserves, monthly burn rate, and gather proof-of-income documentation.
- ✓ **Document prep:** Check passport validity (must have 6+ months remaining), order background checks if needed, begin apostille process if required.

Red Flags to Resolve:

- ✗ No clarity on visa eligibility
- ✗ Employer policy is "maybe" or unknown
- ✗ Less than 6 months of liquid reserves
- ✗ No tax or legal advisor consulted

Timeline Note: If you can't answer these questions clearly, you're not ready to book a flight.

PHASE 2: ACTIVATION

3–6 Months Before Departure

Core Question: What infrastructure needs to be in place before you land?

Key Activities:

- ✓ **Visa application submitted:** Or entry strategy confirmed if visa-on-arrival. Know your processing timeline.
- ✓ **Housing secured:** Book short-term rental for first 30–90 days (don't commit to long-term lease sight unseen).
- ✓ **Banking plan:** Research non-resident account options; create U.S. account maintenance strategy.
- ✓ **Healthcare coverage:** Arrange international health insurance or research expat-friendly local plans.
- ✓ **Tax residency plan:** Understand U.S. filing obligations; map timeline for host-country tax ID.

Red Flags to Resolve:

- ✗ Visa application not submitted (or timeline unclear)
- ✗ No housing confirmed for first 30 days
- ✗ No plan for non-resident banking
- ✗ No healthcare coverage arranged

Timeline Note: This is when you shift from research to execution.

PHASE 3: INTEGRATION

First 90 Days After Arrival

Core Question: What must be established to live legally and functionally?

Key Activities:

- ✓ **Residency registration:** Complete required registrations (SEF in Portugal, empadronamiento in Spain, etc.).
- ✓ **Tax ID obtained:** Apply for NIF, NIE, RFC, CPF, or equivalent as required by your host country.
- ✓ **Local bank account:** Open account if needed for rent, utilities, or visa compliance.
- ✓ **Professional networks:** Join coworking spaces, expat groups, or industry contacts.
- ✓ **Lifestyle testing:** Is this place actually working for you? Or do you need to pivot?

Red Flags to Resolve:

- ✗ Visa or residency paperwork stalled or unclear
- ✗ Unable to open local bank account (KYC issues)
- ✗ Employer or client relationships straining
- ✗ Cost of living significantly higher than projected

Timeline Note: If you hit 90 days and any of these are unresolved, activate backup planning.

PHASE 4: OPTIMIZATION

Months 4–12

Core Question: How do you stabilize and build for sustainability?

Key Activities:

- ✓ **Income diversification:** If relying on single source, begin building backup streams.
- ✓ **Tax filing prep:** Understand U.S. FEIE/FTC planning; clarify host-country tax obligations.
- ✓ **Visa renewal timeline:** If temporary residency, map when renewal is due and what documents are needed.
- ✓ **Exit optionality:** If this doesn't work, what's your backup country or return plan?
- ✓ **Long-term life design:** Consider citizenship pathways, property purchase, family relocation.

Red Flags to Resolve:

- ✗ No income diversification (single point of failure)
- ✗ Unclear on tax obligations (risk of penalties)
- ✗ No backup plan if visa renewal fails
- ✗ Quality of life declining (isolation, burnout, financial strain)

Timeline Note: By month 12, you should know: Is this sustainable? Or do I need to pivot?

The Decision Gates

Each phase has a go/no-go checkpoint. Here's what to evaluate:

Phase	Go/No-Go Question	If Yes	If No
Foundation	Do I have clarity on income, visa, and reserves?	Proceed to Activation	Pause. Build clarity before spending money.
Activation	Is my visa/housing/banking plan locked in?	Proceed to Integration	Delay departure. Don't move without infrastructure.
Integration	Am I legally registered and functionally settled?	Proceed to Optimization	Troubleshoot or activate backup country.
Optimization	Is this sustainable for 12+ months?	Commit long-term or transition to permanent residency.	Plan exit or pivot to alternate location.

Key Principle: Some things can be figured out on the ground (best neighborhood, favorite café). Other things cannot (visa eligibility, employer policy, banking requirements). Know the difference.

The Reality Check: What People Get Wrong

Myth 1: "I'll figure it out when I get there."

Reality:

Some things can be figured out on the ground. Other things cannot. Visa eligibility, employer policy, and banking requirements must be clarified before departure. Moving without this clarity creates avoidable legal and financial exposure.

Myth 2: "I just need to save \$10K and go."

Reality:

\$10K might cover your flight and first month's rent. It won't cover visa fees, document apostilles, health insurance, emergency reserves, or the inevitable "things cost more than I thought" buffer. Plan for 6–12 months of liquid reserves.

Myth 3: "I'll work remotely for my U.S. employer using a VPN."

Reality:

VPNs don't change your legal reality. If your employer discovers you're working from a country they haven't authorized, you can be terminated. If the host country discovers you're working on a tourist visa, you can be deported. Get explicit permission, or restructure your income.

Myth 4: "I don't need to worry about taxes until next year."

Reality:

Tax residency is determined by your physical presence and economic ties, not your intentions. If you're abroad for 183+ days, you may trigger tax obligations in your host country and still owe U.S. taxes. Plan early.

Myth 5: "Digital nomad visas let me work from anywhere."

Reality:

Most digital nomad visas require you to work for foreign clients or employers (not local companies). Some require minimum income thresholds (\$2K–\$4K/month). Some prohibit W-2 employment. Read the fine print.

What to Do Next

If you're in the Foundation phase, start by clarifying:

- Your income structure (employee, contractor, self-employed, passive income)
- Your target country's visa options for that income type
- Your employer's actual policy (not assumptions)
- Your financial baseline and reserves

If you're further along, use the Decision Gates to assess where you are and what needs to happen next.

This isn't about perfection. It's about knowing what you're optimizing for, and what risks you're willing to carry.

Ready for Strategic Intelligence?

If you want help mapping your specific situation to viable countries and pathways, the Readiness Assessment is a good starting point.

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