

# *The* **VETERANS GUIDE** *To* **MOVING ABROAD**

THE 2<sup>ND</sup> EDITION

**JOHN H DAVIS**

AUTHOR OF "365 DAYS OF VETERAN AFFIRMATIONS"

# TABLE OF CONTENTS

<b>Introduction:</b> Let's Rock .....	3
<b>Chapter 1:</b> Expat .....	8
<b>Chapter 2:</b> Confronting The Idea .....	11
<b>Chapter 3:</b> Starting From Scratch .....	17
<b>Chapter 4:</b> 10 Myths About Veterans Moving Abroad .....	23
<b>Chapter 5:</b> Lighten Your Load .....	28
<b>Chapter 6:</b> Let's Talk Money .....	36
<b>Chapter 7:</b> Is Moving Abroad For You? .....	50
<b>Chapter 8:</b> The Veteran Expat Roller Coaster .....	54
<b>Chapter 9:</b> Create Your Tribe .....	60
<b>Chapter 10:</b> Healthcare Abroad .....	69
<b>Chapter 11:</b> Working Abroad .....	78
<b>Chapter 12:</b> Ten Tips For Veterans Moving Abroad .....	90
<b>Chapter 13:</b> Picking Your Location .....	97
<b>Chapter 14:</b> Cost Of Living Overseas .....	106
<b>Chapter 15:</b> Family Life Abroad .....	109
<b>Chapter 16:</b> GI Bill Abroad .....	114
<b>Chapter 17:</b> Learning The Language .....	116
<b>Chapter 18:</b> The Bureaucracy .....	121
<b>Chapter 19:</b> Safety Abroad .....	129
<b>Chapter 20:</b> Mental Health For Veterans Abroad .....	134
<b>Chapter 21:</b> Financial Mistakes and Scams To Avoid .....	138
<b>Chapter 22:</b> Your New Home .....	142
<b>Conclusion</b> .....	<b>146</b>
<b>Support</b> .....	<b>150</b>
<b>Resources Abroad</b> .....	<b>152</b>

## INTRODUCTION

# LET'S ROCK

**Y**ou aren't crazy for wanting to move abroad. Millions of Americans are choosing to live, work, and retire abroad. The last State Department estimate of Americans abroad was over nine million and I bet it's well over ten million today. If you feel out of place where you're at, if you're thirsting for adventure, seeking to escape the rat race, or fed up with American political division or whatever else - you aren't alone.

The prospect of moving abroad in today's world is more doable than ever and I'm writing this to provide a pathway and hope that maybe a higher quality life is a plane ticket away. That doesn't mean it's easy or for everyone. But I found out in my living abroad journey that sometimes to change your life, you must change your environment.

The rising cost of living and inflation are all making day to day life harder for everyone. The American dream isn't what it used to be. The National Opinion Research Center informs us that the percentage of Americans that call themselves "*very happy*" has been declining since the 1950's.

As veterans, we're uniquely suited to living abroad from our military experiences. We've embraced new environments, we know how to take care of ourselves, and we're already international citizens from our military travels. You deserve peace and happiness after your military service. Moving abroad isn't for everyone, but serving in the military isn't for everyone either.



Having lived abroad, I've experienced how it can positively impact your life. It allowed me to grow as a person, improved my mental health, and gave me a lot of great experiences. I'm an Army combat veteran who felt lost when I got out of the military. My journey leaving the military was a roller coaster ride. I had meltdowns battling PTSD, got married and divorced, stared into the bottom of a lot of empty liquor bottles, visited brothels in Thailand, spent a night or two in jail, got married and divorced again (facepalm), joined a motorcycle club, got addicted to pills, and spent hundreds of hours in tattoo parlors.

Like many veterans before me, I had been consumed by my military identity. I felt lost without it and didn't know who the hell I was. Leaving the military was like boarding a ship and taking the helm with no clue how to sail. I changed out of my uniform, unlaced my boots, took off my dog tags, waved goodbye to my military buddies, and set off for civilian life. I never made it.

Feeling lost is a terrible feeling, especially when you feel out of place in your own hometown. I ended up in a place called *Veteran Purgatory*, where I wasn't in the military anymore, but I wasn't comfortable in American civilian life. To find myself - I had to first lose myself. I ended up living in the Dominican Republic where somehow, I felt more at home and at peace than ever. I started sleeping through the night, connecting with nature, and improving my mental health.

Eventually I stopped taking the PTSD medications that I had been on for years. I realized one evening watching the sunset that for the first time since I got out of the military, I felt content. I started sharing information about living abroad on social media and was surprised at the reaction. I found out a hell of a lot of my fellow veterans had already moved abroad and tons more were interested.

The last few years have taken me around the world writing articles and making social media content for veterans considering the move overseas. I love to travel, I love to write, and I want to help veterans so it's a good fit. I'm taking that experience and creating this to help demystify the concept of moving abroad. To make living overseas more doable for my brothers and sisters in arms. This is

going to be an idea generator for you, a guide to help you get from where you are to a better life at half the price.

Whatever life society pressures you to live, you don't need to give in. You've already walked the road less traveled by joining the military. We're conditioned in American life to live our lives in a linear fashion. We're told to go to college, get married, buy a house, and work until we collect social security. Then we can enjoy ourselves, but the veteran experience isn't like that. It's an adventure, there's more bumps in the road, heartache and victories. We take chances, we get married younger, attend college later, and retire earlier.

Americans have talked ourselves into believing wealth and possessions are paramount to a successful and fulfilling life. We have a "*more is better*" motto and we upgrade everything from our car to our iPhone when a new version is released. What we have is never enough and we've turned from citizens into consumers.

We wait until we're old and gray to start working on our bucket list and doing the things we've always dreamed of. This guide rejects that and continues the adventure we started when we raised our right hand. But now instead of following anyone's orders, we're grabbing the bull by the horns and living life on our terms.

I'm writing this primarily to veterans, because that's who I am and what I know. That doesn't mean it's only valuable to the veteran community, but anyone considering making the move overseas. If you're police, fire, border patrol, corrections, or other similar professions you're going to find truth within these pages. My own ideas and opinions are going to be in here and more than a few curse words. When I look at our civilian government and military leadership, I do not see enough effort to support and assist veterans transition into or live successful civilian lives. This is my attempt to make a difference.

The battlefield can take many different forms and a lot of our toughest conflicts weren't in the streets of Baghdad or the mountains of Afghanistan or at any point during our military challenges. We sometimes fight our toughest battles after service.

People are people, we all kind of want the same things. We want to be happy. Moving abroad made me happy. I want to share with you why it could be what you're looking for too.

# DISCLAIMER

The world is constantly changing, in a heartbeat things can shift with natural disasters, elections, or whatever else. I'm not a lawyer or a CPA or a visa expert. Rules and regulations change and are adjusted over time. Nothing in this project is professional legal, financial, or medical advice. Everything regarding international travel and living is subject to change so ensure you get secondary verification of any specific information.

The realities in different countries can shift and countries that were safe can become dangerous and places that were dangerous can become safe. Currencies can crash and rise and places that were expensive can become cheap and vice versa. This book is a collection of personal experiences, research, and expat interviews designed to explore the concept of moving abroad. The reality is that one person's hell can be another's paradise.

This was written entirely by me, it's my project and any errors within are my own. Before you finalize any moving abroad information, check current conditions and other sources. I can't answer every question you have, but I have a few answers and words of advice.

This is probably best viewed on a screen bigger than a cell phone or printed. There are going to be clickable links throughout for you to do your own research and explore what's best for you. This is a free resource, from me to you and I would encourage you to share it with a fellow veteran and on social media.

Good luck,



**John H Davis**

*US Army Retired 11B*

*M. Ed. Harvard*



## CHAPTER 1:

# EXPAT

**I** thought being a part of the mythical 1% would never happen to me. I grew up with a single mother and dropped out of community college before joining the military. I don't play the lottery and I'm not very athletic, so pro sports weren't an option. But moving abroad changed things. It jumped me up the economic ladder because to be part of the exclusive top 1% of global earners, you only need to earn \$35,000 a year.

In the states, especially in major cities, it feels like money is water flowing through your fingers. Your bills only go up, fees are added on, and taxes are applied. But what if you could take your income and live a higher quality life? What if you could get what you wanted from the grocery store without checking prices, could eat out more, hire help, get massages, live in paradise, and drink the good stuff?

There are only two traditional options for improving your financial picture, you have to earn more, or you have to spend less. I'm writing this to inform my brothers and sisters of a third option, you can just move abroad. This is a way you can live a more authentic and meaningful life and have more time for what matters most.

My military retirement, benefits, and work online put me firmly in the global 1% camp because my retirement is paid in dollars. I'll never forget renting my first apartment in Bangkok in 2018. I saw a for rent sign in a beautiful high rise and took a tour. The building had a nice gym, a rooftop freaking pool, an entertainment



center, and a waterfall in the lobby. The apartment had a great city view, was right next to restaurants, a train station, and nightlife and was fully furnished. I was so in love with the place that at the end of the tour I was dreading asking the “How much?” question.

The manager said, “300.” The worry on my face turned into confusion, because 300 Baht is only like \$8 and 300,000 Baht would be difficult to do the math, but I knew that would be too high. He saw my bewilderment and clarified, “dollars.” I asked if that was per week, and he looked at me like I was a moron and clarified “month.” I wasn’t sure what to do with this information or even how to move forward with renting an apartment abroad. “Want or no?” he asked with a measure of patience and I nodded yes and he just held out his hand. I told him I needed to go to the ATM, and he said he’d wait while I went to the lobby, I went to the lobby to pull out the equivalent of \$300 and gave it to him. He just handed me a key and left and said I’ll be back in one month.

I stood there trying to process the last few minutes of my life, I didn’t even know if utilities were included and didn’t even sign anything. I found out they were because there was a wifi code on the box and nobody ever came to collect a water bill or electricity. My first friend in the building was an Australian guy who told me the building manager had ripped me off because everyone else on my floor was paying \$250. I didn’t care for one second and for the next six months I lived the high life. I was teaching English three days a week, training Muay Thai, and going out to nice dinners every night.

In the 6 months I lived there, I paid a grand total of \$1,800 American in rent for a place nicer than any I had ever lived in my thirty previous years on Earth. My last apartment in America was in Boston and it was \$2,500 a month not including utilities.

Expat life hooked me like a drug. It was weird how comfortable I felt living outside of America, life felt adventurous and exotic but safe in Thailand. I had lived in Afghanistan for a few years prior and that was an adventure but when people are

shooting at you? It's not exactly comfortable. From my six months in Thailand, I knew the expat life was for me, but what the hell is an expat?

Expat is short for expatriate, a person residing outside of their country of citizenship. I'm still a U.S. citizen and still pay American taxes. So, sorry to tell you if you move abroad, you'll still be paying the IRS. People might use expat and immigrant interchangeably, but they differ in reality. One can be both of these terms over the course of a lifetime. I have a friend who was born in Mexico, immigrated to the United States, served in the military for twenty years and now lives in Mexico as an expat. I consider myself an expat, because wherever I'm at, I'm not here forever. Whereas immigrant has a more permanent feel to it and those people intend to stay in their new country and build a life there.

A general rule of thumb is that if you move to a country in which you have an economic advantage, you're an expat. Globally, hundreds of millions of people live outside their country of birth from migrant workers to refugees. Their experiences differ greatly from mine and are more about survival and economic opportunities. I'm not writing about that. I'm writing because I want the American dream, but outside America.

I'm explaining how I define the word "expat" because you'll see the word expat throughout this book and not the word immigrant. People will comment angrily away on my Instagram and tiktok and say, "you're an immigrant, not an expat" as I talk about my life abroad. But expat, immigrant, or whatever moniker feels right for you is fine. I'm not writing to sensitive people.

Moving abroad is because you want to and damn what other people think, from the comments section to your friends and family. This is your one life, and you should live it on your terms. Screw anyone who says you can't have your cake and eat it too.

## CHAPTER 2:

# CONFRONTING THE IDEA

**L**eaving your previous life behind is a normal part of humanity, we've always migrated. We've traveled to find peace, we've traveled for war, to escape religious persecution, for political reasons, and for economic opportunities. With the exception of forced migration through slavery, we've left our homes for one basic reason, the hope of a better life elsewhere.

Humanity began with Homo Erectus traveling out of Africa 1.75 million years ago. Homo Sapiens traveled over to what we call the Americas fifteen to twenty thousand years ago. There are two categories of immigration factors, push and pull. Push factors are war, famine, unemployment, drought, and persecution. Pull factors are employment opportunities, resources, safety, availability of land, and political security. Push factors provide a desire to leave one's homeland and pull factors attract them to the new location. Push factors are associated with the origin location and pull factors are related to the destination.

***A lot of people dream of moving abroad, but not many pull the trigger.***

When you view the current American landscape, a few things come to mind and not all of them positive. Every expat has something of an “*expat origin story*” about why they left the states. When I talk to Americans abroad, usually the first thing that comes to their mind is “*I was sick of the bullshit.*” Moving abroad can

be a terrifying proposition, but so is staying in the same place if you're unhappy. If there's any universal truth in the world it's that everyone goes to the grave with some regrets and it's usually not the things they did, it's what they didn't do.

Lots of people are going to think you're insane for moving abroad, prepare yourself for hate, doubt, and jealousy. Because yes, there's going to be a little envy thrown in there too. Because if you're reading this, you have one thing most people don't have and that's courage. We all have a fear of the unknown but if you're reading this than you're already not like most people. Because most people would never consider moving abroad, they might not be happy but they're comfortable.

Moving abroad is throwing yourself into the unknown, but we have far more information than our ancestors ever did. Americans usually think less of immigrating abroad than individuals from other nations because we're Americans duh. We're the country people move to, not the country people move from. The American dream is here! Have you ever heard anyone say the Canadian dream? No, because the American dream is a uniquely American idea, that you can make literally anything of yourself when you're provided the right opportunities.

There's no magic button to push that'll send you into a new life, no way to see into the future to see how the move worked out for you. A lot of people ask me where to start and the truth is by thinking about it you've already started. The idea is the starting point, once you've seriously viewed moving abroad as an option, you're halfway there.

The rest is little steps, often annoying things, and then execution. The military effectively prepared me to be an expat. I realized a lot of my military training and habits played into me thriving where other people fell short. There's no tried-and-true formula for moving abroad, no recipe to follow. It's sort of like skydiving in a sense the only step that matters is the one out the plane. However, there is a lot of information here that will benefit you, save you money, and give you a no bullshit perspective on moving and living abroad from one veteran to another.

## America Push Factors

- *The Rising Cost of Living*
- *Political Division*
- *Crime*
- *Mental Health*

## Abroad Pull Factors

- *The Lower Cost of Living*
- *Warmer Weather*
- *A Fresh Start, Adventure, Exploration*
- *Remote Work Opportunities*

Your situation is unique to you. I wouldn't pretend to know your life or try to provide some guru, pie in the sky information. Admittedly, my life has been simple as a no wife, no kids, no pets, no plants, no problems type of veteran. Moving abroad as a single guy in my thirties was a hell of a lot easier than I thought it was going to be. But I know many veterans and expats who live successfully abroad with families and there will be information here that will apply to everyone.

I also had a weapon in my arsenal that most people don't have, my military retirement. This puts me in the guaranteed income for life category, which is a good place to be. Even though I was teaching in Thailand initially when I moved abroad, I wasn't nearly as concerned as the other foreign teachers were about finances. Military personnel often retire on a fixed income, so do professions like police and firefighters and that money goes a lot further outside the United States. A hundred dollar bill in America doesn't seem to get you very far but when I convert that where I live it's 5,600 Dominican Pesos and that sounds a hell of a lot better.



## The Rush

You're starting from scratch moving abroad. To you, that's probably exciting but to a lot of people that sounds like a nightmare. There's incredible beauty in the concept of a fresh start. There's such raw hope, it's like magic. It's like New Years Day, but without the bullshit resolutions everyone discards before February. Moving abroad gives you that blank slate to write the next chapter of your life story.

Moving abroad can take you from the caterpillar to the butterfly, you can be whoever you want in a lot of ways. You can redefine for yourself what matters to you and create your priorities without input from society or your family and friends. To be your best you, it takes discarding what no longer serves you. When you discard fear, you make room for courage. When you toss out pessimism you create space for optimism.

When I got out of the military I was worried my best days and the highlights of my life were behind me. A lot of us look back on our military pasts with nostalgia. If you're a fan of *The Office* like me, think to when Andy says, *"I wish there was a way to know you're in the good ol' days before you actually left them."* Moving abroad put me in the mentality where I wasn't looking backward, I wasn't anxious about the future but instead I was enjoying the present, living to the fullest. I was doing things I never thought I'd do, enjoying the sunset every night from my balcony and appreciating the little things.

To really maximize your life, timing matters. To have great experiences, you generally need three things: *Time, Money, and Health*. But health naturally declines with age, you aren't going to be as healthy at seventy as you are at fifty. The American system is designed to work all the way into old age and when you retire you might have money to do all the things you want, but will you have the time and the health? You won't be climbing Mt. Everest in your eighties, or Machu Picchu in Peru or scuba diving in Thailand.

## The Veteran Expat

Moving abroad as a veteran to some people seems like a weird thing. I get messages and comments from fellow veterans on social media about abandoning the country, that I should stay and fight for America. But I'm never sure what that means, who am I supposed to fight? If there was some WWE match and I could come in from the top ropes and save the country I would be all in, but other than that I'm not sure what's expected of me.

I love America and the advantages, benefits, and opportunities I've received by privilege of birth. After serving years in Afghanistan, working in educational environments in areas in Africa and teaching in SE Asia I'm totally convinced I hit the lottery being born in America. I feel like I hit a second lottery leaving America because I get the benefits without the drawbacks. It's normal to want to live the highest quality life possible with the resources we have. Moving abroad enables you to do that.

There's no such thing as wiping the past clean or going back in time. But moving abroad is probably about as close to a fresh start as you can get.. We've all made mistakes, sabotaged our own lives, wasted money, had failed relationships, and done stupid things.

Moving abroad offers you a chance to forgive yourself, start anew and put your best foot forward without the weight of the past. You have an opportunity to create your best self in a brand-new place. There's a lot of emotions involved with moving abroad. Excitement, fear, and hope. You'll run the gauntlet of human emotions a few times over. There's no such thing as a perfect transition abroad so you can throw that idea out of the window and roll with the punches.

Moving abroad is going to split your life into a clear before and after. You won't ever be the same regardless if you live abroad for a few months or for the rest of your life. When I first started writing about being a veteran living abroad the response amazed me, people were thirsty for information on how to live higher quality lives

in other countries. It went deeper than people's disappointment with the rising costs of living and the rampant political division, veterans were desiring more peaceful and satisfying lives. The craze for the rat race is diminishing as people's eyes are opened to the corruption in our corporate, political, governmental, and media establishments.

I started posting random social media posts during the pandemic. I was living on the beach in the Dominican Republic in an apartment that costs me \$500 a month and all of America seemed to be trapped in a reality show nightmare. Then I posted a video about living abroad as a veteran and was surprised when it blew up. I was more surprised when my social media was inundated with people with families, single women, retirement age couples, police officers, and others who were interested in getting out of the states.

That set me off on a mission to let people know that for a small percentage of us with an adventurous spirit, we can live healthier, happier, and higher quality lives outside of the United States. Maybe even lives that are a hell of a lot more fun. A lot of veterans hit me up and I'm happy to provide them advice, we're brothers and sisters after all. Most of the advice is, do it. Sometimes that's all people need to hear.

## CHAPTER 3:

# STARTING FROM SCRATCH

**T**here's no such thing as truly starting from scratch. No matter if you lose every dollar you've ever made, the house you live in or the people in your life. Because you have your lessons and values. Your experiences are your strength, even if some of those experiences have been failures. It's a reinvention of your life in a different location, a rebirth in a new place with a new you. Think of yourself as a phoenix rising from the ashes of your previous life to emerge into a new world where anything is possible.

It's not too late to be who you want to be, live where you want to live and do exactly what you want to do. The person you should want to please now is your future self, that's the person you want to be proud of the decisions you make today. It sounds morbid but sometimes I think about what my ninety-year-old self would think of a decision, would he want me to go for it or play it safe?

I want to give that future version of me some fun memories to look back on and ensure he doesn't go to the grave with too many regrets. The reality is most people hit their failure point before they even begin. Plenty of people consider moving abroad. The reasons why some people do, and some don't usually comes down to three things, *courage, self-belief and follow through*.

You're on a journey to find the best version of yourself, but a lot of who we are is influenced by where we are. I've put a lot of thought into how no matter how much you want to grow or heal, it's more difficult in a toxic environment. It doesn't

matter if you're a plant or a person, there's some environments where growth is damn near impossible. Maybe some of your problems aren't you, maybe it's your environment.

The last few years in America haven't exactly been mentally healthy for most of us. Escaping for me equaled healing. I felt like I was surrounded by people who weren't mentally happy in America, it was rare to find someone who I thought radiated peacefulness and satisfaction.

Starting from scratch includes examining what your value system is and what's important to you. Every phase of my life what's mattered to me has shifted, what's important to me now is far different than when I was twenty. I'm sure when I hit fifty, I'll have a different set of values than I do now because life is supposed to include growth and wisdom. Robin Sharma said, *"Don't live the same year 75 times and call it a lifetime."* A lot of people confuse experience with age, but if that was the case we wouldn't have old and dumb politicians.

*"If you're feeling stuck, then starting fresh isn't just a good idea but instead a necessity."*

## **Tips to start from scratch abroad**

*Say farewell to the previous phase of your life.*

*Forgive yourself and others for mistakes and previous transgressions.*

*Open your mind up to the infinite possibilities that lay in front of you.*

*Plan what your priorities are moving forward.*

*Think about first your needs, then your desires- you can have both.*

*Get motivated, reinforce that motivation.*

*Make a realistic plan to start your life over abroad.*

*Take the first step by continuing reading.*



To me the thought of growing up, going to school, working, living, and dying in my small Iowa town sounded like being trapped in a prison. Plenty of people, even my close friends are doing it, but that life never appealed to me. I wanted to go out, experience success, take on challenges, feel heartbreak, and everything life had to offer. The military was my vehicle for beginning my life adventure and it still is as I use my benefits and military retirement abroad. Committing to a serious change like moving abroad takes courage. It isn't for the timid to pack up their lives and start fresh in a new place. A lot of Americans live their entire lives and never even get outside the country or apply for a passport.

The best of both worlds can be yours if you go about it right. It takes considerable effort to uproot your life and start over somewhere new. But we all start over several times as we enter new phases of our lives. When we enter adulthood, the workforce, the military, or when we have kids, get married, or divorced. These changes are like little versions of us dying out and then something else must take its place.

Once you become an expat, once you leave America for a period of time then you're an expat forever, whether you go back or not. I'm not sure if I'll ever live full-time in the United States again, I don't know or want to know what the future is going to hold. Right now, I'm living more content than I ever have previously and it's hard to imagine a better feeling than that.

## **What To Consider First**

*Yourself:* Who are you? What do you want and what kind of life appeals to you?

*Your Age:* Certain countries favor younger expats, and some countries love retirees who will come in and spend their money there. If you're on the younger side like I was when I moved abroad, you're probably more willing to take more chances.

*Your Job:* Do you work online? Do you have a pension? What skills do you have that you can take abroad? Do you have a new career path or passion you want to chase?

*Income:* Money makes everything easier, if you've got a large income or savings then the world is going to open more up to you. You'll be able to choose from more countries, more lifestyles, and other nations will be happy to have you.

*Your Family:* Are you single? Married, do you have kids? Do you have an aging parent or a special needs child?

*Goals:* What do you want out of moving abroad? Do you want to find love? Escape the stress of the United States, do you need adventure or peace? Do you want to scuba dive, grow your own food, or volunteer? What do you want living abroad to provide for you that the United States does not?

It's never only one thing that makes Americans consider a life abroad, for all of us it's a combination of factors. Maybe you want to raise your kids differently, maybe you want to live somewhere more in accordance with your religious values, or you might want economic freedom. It's possible you're fed up with life in American cities or the political division. Whatever it is, it's never only one thing.

I hit my limit in the states when I was living in Boston and the government was telling me I couldn't go to the gym during the pandemic, then the parks. The gym had always been my refuge, I like working out and without fitness my mental health suffers. Then they had the nerve to shut down the bars and I thought to myself, *"well, there goes my two hobbies – working out and drinking."* Something had to change and the sunshine, fresh air, and island life in the Dominican Republic was calling to me.

## **There's no such thing as a normal life**

We're all programmed for the culture that we grew up in. There's nothing wrong with wanting the white picket fence, the decent 9-5, and stability. If you're reading this then that probably doesn't appeal to you, or you tried it and it wasn't the right fit. Or you're looking to escape the white picket fence matrix and embrace a radical change. There's an American dream, but there's also the veteran dream. Someone recently said to me, *"Do you know why they call it the American dream? Because you have to be asleep."*

Moving abroad opens your eyes to the illusion of normalcy. When I was in Afghanistan during my first deployment it felt weird to see men constantly walking around holding hands with one another. In El Colacho in Spain once a year men dress up as yellow devils and jump over babies to protect them from evil spirits. In Lopburi in Thailand every year they have a monkey buffet ceremony for good luck, which is exactly what it sounds like. If you're not a Christian, then from an outside perspective taking the Holy Communion looks rather odd. Moving abroad is going to redefine your normal.

## **It's not for most people**

This path is not for everyone, it can't be. Starting over anew to most people sounds like a nightmare and the majority of individuals are content with a traditional existence. A lot of Americans never own a passport. An unconventional life is for one kind of person, an unconventional person. In the United States we all live within the confines of a status quo bias, which adds levels of resistance to big changes like moving abroad. The majority of our neighbors are content going to the same restaurants and even ordering the same meal at their favorite place. Many of the people you know want to go to the same resort or vacation spot for decades at a time. If you're reading this that probably doesn't sound like you.

Throwing out the status quo and others' expectations can make for a messy affair. But for big changes to happen in your life, big changes have to happen. The thought "*what would other people think?*" holds a lot of us back from our dreams. Starting from scratch abroad isn't right or wrong. It's just different and people judge what's different. Be prepared for their self-righteous judgment, disapproval, questions, and pessimistic viewpoints. Fuck'em.

Beginning your new journey, check in on yourself to see how you're doing. Be gentle with yourself as you navigate your research, planning and execution of your new life. The first life you had wasn't perfect and your life overseas won't be either. But you're not limited by your past, and you can take forward what serves you and discard what doesn't. Making mistakes is as certain as death and taxes, the world is going to be hard enough on you - no need to be hard on yourself.

Starting from scratch is brave, moving abroad takes serious guts, and nobody said it was going to be easy. But worth it, yes. It might just be the best thing you ever did; it was for me. Life has a way of letting us know when a change is necessary, but starting anew is more of a process than a singular event. If that time feels like now, or it might be in your future, then let's roll.

## CHAPTER 4:

# 10 MYTHS ABOUT VETERANS MOVING ABROAD

I want to address some misconceptions early about veterans moving abroad and answer some of the big questions you might have. Misinformation shouldn't hold you back and if you're debating moving abroad, you're going to have a lot of questions. I'm looking to answer as many of them as I can including clarifying a lot of the questions, I get every day on social media and my email.

### ***1. I'll lose my VA benefits...***

*"If you are a veteran who lives overseas, you remain entitled to the benefits and services you earned through your military service."*<sup>1</sup> You aren't in the military anymore; the government can't tell you where to live. You're entitled to all your benefits, no matter where you reside. In today's world you can do many of your appointments over video chat. When I go back to the states, I'll plan any VA appointments that I need to do around my visit. The VA will not yank your earned benefits away from you because you live overseas. HOWEVER, you cannot "technically" be eligible for the VA Caregiver Program if you're living outside the U.S. or territories.

---

<sup>1</sup> [Source: VA Website](#)



## ***2. It's not safe...***

I'm always kind of amused when people think that once you step foot out of the country, you'll be instantly murdered. Lots of veterans who live in places like Chicago or New York will talk about how living abroad is dangerous. Veterans know how to take care of ourselves. We understand safety and concepts like doing a recon beforehand and going places in teams. In every country there are precautions to take but living abroad is far less dangerous than people assume.

## ***3. Healthcare is inferior in other countries...***

Despite having the most expensive healthcare system, the U.S. rarely is in the top ten of any lists you'll find when it comes to country rankings. Healthcare outside the United States is more affordable and in many ways it's superior. Many places throughout the world take Tricare, ChampVA, and treat veterans through the Foreign Medical Program of the VA for service-connected treatments.

## ***4. You can live abroad for next to nothing...***

Some veterans think you can move abroad and live off like \$1,000 a month like a king. There are veterans in places like Mexico, Eastern Europe, Vietnam, or Argentina that live off that amount. But it takes planning, effort and considerable sacrifice. A lot of veterans are surprised how much living abroad can cost, especially in expat areas where prices are higher. Living abroad isn't only about living cheaper; it's about living happier. It's not always about the cost, it's about what it's worth.

## ***5. Expat life isn't for veteran families...***

Lots of families choose to leave the United States. Moving abroad with a family brings extra challenges but the quality of international private schools is often

higher than U.S. public schools. Plenty of families relocate abroad and there are lots of resources like [Expat Child](#) that are geared towards family expat life. Military families are flexible and capable of living abroad and homeschooling is growing as a popular option.

## ***6. Moving abroad will fix my problems...***

You're still you no matter where you go. You can't outrun your problems. There will still be ups and downs in other countries and at times you'll be uncomfortable. It's a challenge to live abroad and can bring its own set of issues. For me, it was a big factor in my healing process. Our problems tend to follow us, but for myself and a lot of veterans moving abroad can provide a different perspective and peace. If you struggle with PTSD, moving abroad can make it better but it can also make it worse.

## ***7. I can't own property abroad...***

In some countries you cannot or there are conditions to meet. In certain countries you can obtain citizenship by investing in real estate. In many countries you'll have full property rights. It varies from place to place. It is true that you cannot use your VA loan outside of the U.S. and territories and you'll usually need more cash down than in the U.S. Here's a list of the [Best and Easiest Countries To Buy Property Abroad](#).

## ***8. I need to learn the language first...***

When I moved to the Dominican Republic, I spoke zero Spanish. Now I'm halfway decent at it but you'll be surprised how much of the world speaks English. Lots of my military buddies in DR only speak English. In expat communities around the world people get by with English. Today's world of google translate, apps, and technology make the language aspect of moving abroad easier than ever.

## ***9. Living abroad is glamorous and exciting...***

I wish every day was life at the beach or exploring fascinating cultures. But I still have to do my laundry, pay taxes, and deal with life's inevitable bullshit. You won't be on yachts every day popping champagne with beautiful people. Sometimes it can be messy and frustrating. It's still life - not a full-time vacation.

## ***10. I can't own guns abroad...***

This one is mainly true. Nowhere is like the good ol' USA when it comes to gun ownership. Gun laws vary from place to place, but you won't be able to take your guns abroad and you won't be able to own the kinds of guns you might want to own. This one stops a lot of veterans from moving abroad. Guns abroad are also usually verrrrrry expensive and more complicated to obtain. But there are countries that are more gun friendly than others and all of them will require more red tape to purchase firearms than our homeland.

## **Forward, March**

Moving abroad can be challenging and lonely at times. But it can also be exciting and fun. There are a lot of misconceptions about moving abroad and some people who live abroad try to overly glamorize it. You see them on the beach, or exploring cool places but they don't mention the downsides. This is the social media influencer crowd who are selling their lifestyle as much as they are their products.

I'll talk to people and a lot of times they'll ignore the downsides or only hear what they want to hear. But like death and taxes, reality comes for everyone. Living abroad initially will feel exotic and fun but eventually everything feels normal.

You don't have to be rich to live abroad, plenty of people living outside of America are middle class people but they are enjoying a high-class lifestyle. If moving abroad feels right to you, don't let anything turn you off from doing what you're dreaming of. Moving abroad isn't perfect, but life isn't supposed to be perfect. It's supposed to be an adventure.

## CHAPTER 5:

# LIGHTEN YOUR LOAD

**H**ow much shit do we need? I was packing up my apartment in Boston to head to the Dominican Republic and I could not believe how much junk I had. My possessions were put into four categories: garbage, sell, goodwill, or my keepsake box that I was mailing to my mom's house. I had more dead weight than I thought, and I bet you're in a similar position.

There's a quote from Tyler Durden played by Brad Pitt in *Fight Club* that "*the things you own end up owning you.*" That resonated with me, and I discovered there's a certain simplicity and happiness with having less. The military taught me how little I actually needed to be happy, but I lost that when I resumed civilian life. Now I'm firmly in the camp of spending money on experiences, not things. You can have enough things, but you can never have enough experiences.

Possessions don't teach us anything, but you gain priceless life experiences and lessons through traveling. The older I get I realize that the excitement of buying new things fades fast but my memories live on. I'll never forget backpacking through Vietnam or being drunk singing beer songs at Oktoberfest in Munich. We've been taught, or maybe subconsciously trained, that more and more is the key to happiness when maybe the reverse is true.

When I finished downsizing my life, I had a couple of T-shirts left, my laptop, and not really much else. Technology helps us minimize; with a cellphone you have



access to everything. I even tossed away all the extra cords we all collect and decided to go past mere possessions.

There were people in my life that didn't need to be in my future, if you're like me there are probably unnecessary people in your orbit as well. Once you start minimizing, you feel the benefits. We can't be true friends with all our Facebook friends, not everyone in your life deserves to be there just like not all of your possessions should make the move to your next life either.

When you touch down in your new country, you'll want to be free of nonsense and that includes physical, mental and emotional baggage. A lot of this happens naturally, you can't fit all your bullshit in your suitcase, so you have to leave some of it behind regardless. The people in your life who you don't make an effort to keep around, will drift away. Technology makes connections easier, and you'll want to prioritize the people who provide true friendship and value.

## **Adios**

The only permanent goodbye in this life is death, wherever you go people can come visit and you can fly home when the homesickness hits or the holidays come around. You'll realize how much you were holding onto that really wasn't benefiting you. Lightening your load is a weight off your soul. It's human nature to focus more on what you might lose than what you'll gain, but what if what you lose is to your advantage?

## **Five Things to Leave Behind**

- *Yourself (at least the parts you don't like)*
- *Your Toxic Relationships*
- *Your Political Opinions*
- *Your Obsession with Time*
- *American Comparisons*

## Five Things to Pick up

- *Local Relationships*
- *Expatriate Friendships*
- *Culture Skills*
- *A Fierce Curiosity*
- *Patience*

## The Case For Minimalism

We all seek a form of joy through possessions. Endless social media targeted advertisement bombards us and there's no escaping it. I'm a Chicago Bears fan because Chicago was the closest major city to where I grew up in smalltown Iowa. In case you're unaware, Iowa has no professional sports. When I moved to New York, I switched my Facebook Location to living in New York and the next day I was hit on my sidebar with shirts for Chicago Bears fans living in New York. Literally the outline of the state of NY with the Chicago Bears logo inside of it.

I bought the shirt and realized *holy shit* this is effective. Americans work hard to get the big house, the new car, and the latest edition of the iPhone. Then turn around and spend money on vacations, not for the memories but the Facebook photos.

*"Too many people spend money they haven't earned, to buy things they don't want, to impress people that they don't like."*

**~Will Rogers**

Minimalism is a simpler life, but it doesn't equate to depriving yourself. It helps you rethink what adds real value to your life and what adds false value. Minimalism teaches a certain gratitude for the things you have, instead of a desire for what you don't. It's hard to kick the American mentality of keeping up with the Joneses. That doesn't mean do the opposite and go so far that you don't enjoy material things. Extreme minimalism can be as stressful as over-consumerism.

Minimalism has become something of an art form in Eastern cultures where people have to live with less space. If your house has a walk-in closet, it compels you to fill it. If you take a glance through your wardrobe, I'd be willing to bet there are clothes you wear over and over and some that never see the light of day.

Marie Kondo, author of *The life-changing magic of tidying up* recommends a simple strategy, hold an item in your hands and ask yourself "does this spark joy?" If the answer is no, then toss it. I spent a year living out of a suitcase while traveling and that opened my eyes to a simple truth. Every item I purchased meant there was an item I had to get rid of. Buying a new t-shirt became a very serious thing, until I realized I was in Asia and each shirt cost around two dollars. Then I'd just buy a new tank top or two each week and donate the old ones.

Because of my years serving in the military, I was already something of a minimalist. When you know you have to move or deploy every few years, you're a little more cautious about what you buy. You learn it harshly on military missions, choosing what to take matters because every pound goes on your back. You leave the bullshit behind because it's not like you can leave the gun and bullets. You get really careful with weight and space, military packing is an extreme sport.

I don't own a car anymore, which means no registration fees, insurance, oil changes, car payment, and I don't have to deal with rising gas prices. Public transportation is usually better and safer in other places and includes more options. In Thailand I can rent a scooter, I can hire a driver for the day somewhere, or I can use my god given two legs and walk places. I love taking the cable cars around Medellin in Colombia and I'm always impressed with subways in Asia, they run on time and are usually sparkling, eat off the floor type clean.

On my second expat journey living in the Dominican Republic, I arrived with less possessions than I've ever had. I realized I had everything I needed after I got my apartment. I could walk to the gym, the beach, and the store and I had my computer and an internet connection. The beer was cold, and I figured out I could get my amazon packages delivered there too. Lightening your load is difficult but

once you get going it feels better and better. Selling your stuff can be a good way to make extra cash as well before your move.

## Starting Point

- *If you have anything you haven't used or worn in six months- get rid of it.*
- *If you have multiples of things, two of basically the same shirt then you know what to do. How many coffee mugs do you need?*
- *Don't stress about what you paid for something, just because you dropped some cash on an item doesn't mean it has a forever place in your life.*
- *Think about if you lost this item or had it stolen, would you buy it again? If the answer is no, then you don't need it.*

Your life isn't supposed to be a museum of your past experiences. My mother keeps things that she thinks other people might want years later. I don't see why anyone in the future would want to see my third-place soccer trophy from fourth grade. But she keeps it. Most of the things you own aren't priceless artifacts deserving of a permanent display case in your life.

## Take It Or Leave It?

When you move abroad, almost every time it's going to be cheaper to buy it there than ship it over. Especially when it comes to things like pots and pans, you'll learn it's pretty much all more affordable abroad. Having less things also is going to make it easier to move in the future, a lot of expats become serial expats and live in several different countries in their journeys. Possessions over time are going to mean less and less to you as you live abroad. Happiness is composed of quality people and experiences, not things with price tags.

## Mail options

Do your damndest to minimize all of your snail mail before making the move abroad. Going paperless in today's world is easy and you can finally cancel that magazine subscription you've had for ten years. You'll want to keep a U.S. based address. My brother is kind enough to let me use his house in Iowa and my mail goes there and he keeps it for when I visit. I trust him and if you have a relative or close friend you trust I would do that. They can receive and kind of filter your mail for you. For example, the IRS still largely uses paper mail but most things you can digitize. This is your best option.

Your second, less preferable option would be to do a PO Box for your address which is going to be a hundred dollars a year or so depending on the size of your box and where it is. When you go back home to visit friends or family you can pick up your mail depending on how often you're planning on returning stateside.

Your third option is a digital mail forwarding service, a lot of younger digital nomads do this. They receive your mail at the business address, scan it and email it to you. As a veteran, I don't like the security risk of this and having someone have access to my information. I haven't used any of these companies, but I've talked to people who have utilized them successfully. There are other companies as well and I would research to see which one works best for you.

- [\*Ipostal1\*](#)
- [\*PostScan Mail\*](#)
- [\*Anytime Mailbox\*](#)

Your last option, one that I would not do but I'm making an attempt to be informative is to have USPS forward your mail internationally. You can fill out a change of address at the Post Office, just like you would do moving within the states and put in your international address. Many countries around the world

don't have addresses like you're used to in the states, they just don't exist in the same way. If you're working for a reputable company abroad who has an address then maybe this would work for you, or if you're working a DoD job on a military base somewhere. For most expats I would say this is a dumb option and you'll lose your mail or get it stolen.

## Packages

For packages and certain mail, you can use a mail forwarding service. This is what I do in the Dominican Republic and it's a common practice in many countries and expat communities. I use a service that has a physical location, they provide me an address in Florida to have packages sent to and they forward them over to the Dominican Republic.

There are some things I want that aren't available in the Dominican Republic, so I order them on Amazon. I also buy a lot of books because I don't like E-Readers. The company I use gives me an address in Miami and I have to pay weight between Miami and the Dominican Republic. They shoot me an email when I have a package waiting and I go pay a couple bucks and pick it up.

Something heavy is costly and a book is a few dollars. The only problem with this is that things over a certain price point can be heavily taxed and electronics are always taxed. I had a laptop break and ordered a new one, the laptop was \$500 and to receive it I was taxed \$200. I wasn't super happy but that's life. The service I use is called [EPS](#) and you can look it up, but there are other comparable services in other countries. Expat blogs and message boards will have the best option for your area.

## Letting Go

Having less things doesn't mean less happiness, or less satisfaction but it can mean more peace. Your possessions take your time from you, if you have something you're almost obligated to use it or spend time with it in some way. Like someone that buys a boat, you have to use it on your free weekends or what's the point of having it?

A lot of us are guilty of buying some kitchen gadget only to use it once and away in a drawer it goes until we move. You're absolutely not defined by your possessions, what kind of car you drive, or the square footage of your house. We tend to judge people by what they own or what they do and not who they are in American life. Your experiences can never be taken from you but everything else can be.



## CHAPTER 6:

# LET'S TALK MONEY

**Y**ou might have an overwhelming desire to hop on a plane and leave it all behind right now. But there's no successful expat journey without a coinciding successful financial journey. For some reason in America it's easier to talk about our sex lives than our finances but moving abroad requires an honest talk about money.

The costs of moving abroad add up quick and hidden costs and unexpected expenses are always there. With a forward-thinking strategy you can minimize some of these costs and eliminate financial missteps. Spending the necessary cash probably isn't going to bother you but you don't want to waste money.

A lot of first-time expats squander their hard-earned money during the initial move and first year abroad with costly blunders. There's lots of misinformation out there on the financial aspect of overseas life. I wouldn't completely rely on one source, even me, because things change and each situation is unique.

### Map From Immigrant Invest On The Average Rent Of Every Country

There are always at least two sides to countries when you're an expat, there's the tourist side and the everyday life side. The prices are far different between these two categories, that's why people are under the impression places like Mexico are pricey after a trip to Cancun. They only see the resort and the economic

market geared towards tourism. Money problems are one of the failure points in expat life, plus being broke takes a serious toll on your mental health.

I talk to veterans planning their moves five years out and the earlier you get started the better. Plan a realistic financial timeline and meticulously dive into your finances. Calculating your net worth can be a painful and sobering exercise but it's the first thing you need to do. Your net worth is all of your assets, cash, 401ks, real estate and such then subtract your liabilities like student loans and credit card debt.

As a veteran, you understand sacrifice and you should start saving now to thrive later. If you're planning on looking for work once you get to your new country, have as much as you can to live off during the time it takes you to get a job.

## **Resources**

- [Dave Ramsey's Net Worth Calculator](#)
- [Bank Rate's Net Worth Calculator](#)
- [AARP's Net Worth Calculator](#)

Most expat resources will tell you to ensure you've got at least three months of living expenses moving abroad in your new country. I'd recommend doubling that up to six depending on your situation. If you've got a job lined up in your foreign country, you're ahead of the game or if you've got a specific in demand skill. Or if you've got steady income like VA benefits, retirement income, passive income, or other income streams.

## **Where's Your Money Going?**

I was shocked to discover how much I was spending on things like food, booze, and my car. Not tracking where your money is going is one of the biggest financial mistakes people can make. The simplest way to cut real spending is to examine the Big 3: *Housing, Transportation, and Food*. Cut costs in these three areas first

to get the most bang for your buck. We have a consumerism driven culture in America and breaking free of that is a complicated process.

No matter where your current budget is, even if you're dead broke at the moment that doesn't mean moving abroad is impossible. If moving abroad is your dream, then join the [Peace Corp](#) on a two-year contract and go work in another country. You can look into something like [Wwoofing](#) (Worldwide opportunities on Organic Farms) which is farmwork abroad. There's also nothing wrong with waiting a bit, I talk to people every day who are waiting until retirement, their pension kicks in or maybe the kids leave the house. These people are usually successful expats because they plan their exit strategy and don't give into the temptation of being impulsive.

If you're already someone who has a pension, or close to it then congratulations, the world is your oyster. A lot of Americans work to save enormous sums of money, 500K plus for retirement so they can live the rest of their lives comfortably. Part of that is our American conditioning, we've been trained to do that, and the other part is simply security. Stability is important and most people want to have contingency money for the unexpected. Not to mention leave something behind for our loved ones.

But what if you didn't need to hit that big and ever rising retirement number? What if you could retire a bit younger when have more health, energy, and time to complete all the items on your bucket list? Because it doesn't matter how frugal you are, or how intelligently you plan if you're planning on retiring somewhere with a high cost of living.

## **Ask For Help**

The biggest singular thing that stops people from moving abroad is the fear of failure. A lot of people go right to the edge and almost take the leap but end up only exploring internet blogs and YouTube videos. As you'd imagine, money makes everything easier and the more you have the greater chance of success

your expat journey has. The best financial advice you can get when planning your new life is to start your new life abroad as frugally as possible. Then you can scale up, but you want to start off on the right foot.

This depends on your personal comfort level; cost of living is hard to nail down for people even though that's the most common question I get. Every person is going to have a different ideal lifestyle, some people want to eat out every night and some people are content to cook at home. In every city in the world, they have local eateries and expensive restaurants. My advice would be to plan to live well beneath your means initially to get the hang of things in your new location, start on the cheap side. Then after a period you can scale your spending up but don't start your first few months throwing cash around.

There are lots of sources who provide expat assistance, relocation services, and moving abroad resources. There are expat coaches who get you from where you're at to where you want to be. Be careful and do your due diligence before investing your hard-earned money in these services. I don't do any of that, all the expat resources from the guide you're reading to the articles on my blog are free. Some companies like Visa services and immigration attorneys can make your life a lot easier. An immigration lawyer is going to know the visa application and some places you'll need to hire professional help to get a visa. I'd usually recommend something along those lines to simplify your visa process depending on where you go, it can be money well spent and a better idea than doing it yourself.

If you've ever been on the internet before, you know there's some scams out there. If having someone guide you through your overseas move feels good, then do it. But there's lots of free blogs and videos out there and I'd start with that. You can also utilize embassies abroad who are there to help U.S. citizens. Embassies sometimes will host networking events or holiday parties and it's going to be where you go for a new passport, or if you have a baby or something in a different country.

## Don't move anywhere you can't afford

A lot of expats first think about starting in westernized countries on their living abroad journey. This doesn't make a lot of sense to me unless you're part of the 1% for whom money isn't an issue. Places like Australia, England, and Sweden are going to be comparable pricewise to the United States. When people ask me about moving to Canada, I have no idea because I've never contemplated it. I'm not interested in moving to somewhere colder.

There's also an impulse to stick to English speaking countries if that's your only language. One of the main drivers to moving abroad is to live better than you're living now, so moving somewhere with a comparable cost doesn't appeal to me. The best starting point is checking out some cost-of-living calculators online.

## Best Cost of Living Calculators

- [Numbeo](#)
- [Expatistan](#)
- [Livingcost](#)

## Costs of moving abroad

- *Your plane ticket*
- *Visas*
- *Initial move-in costs, security deposits, and bullshit fees*
- *Shipping your stuff*
- *Transferring cash, ATMs, financial aspects*

You'll always spend more money the first few months in a new place. Connecting with other expats and planning will reduce wasted cash. You'll want references for any contractors or anything like that, and to figure out local options for food and entertainment. Once you get the hang of things, you won't get overcharged by taxis or whatever else.

## Minimal Living Cost

This is something everyone should calculate but especially before moving abroad and again when you get abroad. *Minimal Living Cost* lays out the bare essentials of the dollar amount you'll need to live. When you do this accurately, you'll be amazed at the unnecessary things we spend money on from expensive coffees to new clothes.

- *Rent*
- *Groceries*
- *Bills (cell phone, electricity, internet, etc.)*
- *Transportation*
- *Anything you place in the "absolute need" category of your life*

When you arrive at your calculation, then check to see how much you spent last month there's no way those numbers are going to be the same. I'm not saying they should be the same, we should enjoy ourselves but it's a clear look at your expenses.

## Taxes

If you think moving abroad means you don't have to pay taxes back home, think again. America is one of two countries in the world with a citizenship-based tax system. Which means unless you're willing to renounce your citizenship, you'll be dealing with the IRS for the rest of your life. I would not renounce my citizenship or advise anyone to do that. Despite the perhaps contradictory theme of this guide, I love America and am intensely patriotic. Renouncing your citizenship is the **ONLY** way you can end your relationship with the IRS.

*"Your worldwide income is subject to U.S. income tax, regardless of where you reside." ~ The IRS*

There are things you can claim to help alleviate your tax burden if you're working abroad or for a foreign company such as the [Foreign Earned Income Exclusion and Foreign Tax Credits](#). I don't want to provide tax information because I don't know what I'm talking about. I have a master's degree from Harvard but don't fully understand my own taxes. The U.S. system is overly complicated enabling a few people to take immense advantage of it and a lot of people to get screwed over.

There are expat focused accountants and H&R Block has an [Expat Tax Filing System](#). I will let you know that the United States government is the only government in the world that chases and pursues its citizens abroad with persistence to hunt down their money. For example, the guy who ran up across the border from Guatemala is not being sought after by the Guatemalan government to send money back for tax purposes. But you will get hunted down by the IRS so I would make sure to continue to pay all your taxes.

## Banking

You need to bank with a strategy, or you're going to end up paying a ton of money in fees, conversion rates, transfers, and ATM charges. Opening a bank account abroad is something you should do IF you plan on being in the country for long term but is not a necessity. There are probably some countries out there I would not open a bank account in if I didn't have faith in the local government or economic system.

My first banking tip is for you to look into a [Charles Schwab debit card](#) which is very popular in the expat community that reimburses foreign transaction fees and reimburses you for any ATM fees. This isn't your only option but it's one of the few specific recommendations I'll make as well as keeping at least one US based bank account open. You'll want a credit card with no foreign transaction fees and I'll get into that a bit later. I transfer money to myself using [Remitley](#) in the Dominican Republic to get Dominican Pesos, that's the best way there but every country is going to be a bit different. PayPal for example has a lot of fees with international transfers.

## Read More

[NerdWallet: 5 Best Ways to Send Money Internationally](#)

[Forbes: Best Ways To Transfer Money Internationally](#)

[Bankrate: How To Make An International Money Transfer](#)

The financial aspect of getting your money can be bane of expat existence, and there's no perfect solution to this dilemma. MoneyGram even banned me on my first transaction because I downloaded the App and tried to send myself \$5,000 which they deemed suspicious. [MoneyGram](#) isn't as widespread as [Western Union](#), which is in pretty much every country but Western Union fees can be high. If you do that make sure you send it in dollars and not the local currency because Western Union murders you on conversion rates.

The U.S. government makes it complicated for foreign banks to work with you when you're living abroad. Non-US banks have to report your assets to the U.S. Treasury Department if you have a foreign account balance over \$10,000. As of now you must also file an [FBAR](#) (Foreign Bank and Financial Accounts) report to avoid getting into trouble for money laundering. This isn't your taxes, it's a different thing and not filing can result in the IRS seizing your cash. This is one obvious reason it's good to have an accountant who understands some of the ins and outs of expat life.

## Back Home Maintenance Costs

Moving abroad shouldn't be a half measure and unless you're wealthy I doubt you want to maintain two different residences and sets of bills. Paying rent for somewhere you're not living can feel dumb after a while. But you should have a place to return to when you do your trial run, don't take a weeklong vacation and just sell your house.



Some things are unavoidable, your debt will follow you wherever you go. Child support, college loans, taxes, and certain types of expenditures are usually inescapable no matter how off the grid you get.

## **Selling or Renting Your House**

Selling your house can provide the influx of cash that you'll need to get settled in your new country. Selling your house can provide an "*oh shit*" moment when you don't have a residence anymore in the states. If you aren't ready to take that plunge it can be a good idea to rent your house out to earn some extra income. You can do it yourself or have a property management company.

If you want to make sure you always have a place to go, you can also use Airbnb when you're abroad. Your last option would be to have a house-sitter to take care of your property while you're gone and handle the little things like mail and maintenance. You can check out services online that book house-sitters or use someone you know.

## **Storage**

Look at every single item you need to store closely and if you aren't sure, that's a sign to get rid of it. If you can sell it, then sell it. If you can see yourself storing it for five years without touching it then donate it. Take with you what you absolutely **MUST** have and store the rest. Don't throw away your keepsakes or sentimental items, but if you can avoid storage costs you should do it. If you can't, then research a storage unit that is going to work within your budget and try to pay it up front to get a deal.

## **Gringo Prices**

Gringo prices in Latin America and what's referred to as Farang prices in Thailand are a reality of expat life especially when you're first getting started. You're going to resemble a dollar sign more than a person to some locals overseas. In a lot

of places, it's impossible to get ripped off, like certain stores or when prices are set. But a lot of the financial sector in certain countries takes place in the informal economy.

I don't think the guy selling me coconuts on the beach in the Dominican Republic is paying taxes anywhere and he's going to quote me double what he would a local. There are some places where everything is going to be wildly inflated compared to prices elsewhere like Cancun in Mexico or certain neighborhoods like Copacabana in Rio De Janeiro, Brazil. Speaking the language is one way to avoid gringo prices.

## Tips

- *You'll want to agree on a taxi price before getting in if there's no meter. I've been in Vietnam arguing with a taxi driver about getting way overcharged early in my expat life before realizing some battles aren't worth fighting.*
- *Don't make anyone lose face. Be respectful even when someone is trying to take advantage of you. Offending people won't get you anywhere.*
- *Getting a regular taxi driver helps with this, they're happy for the repeat business and most foreigners have a few people in the local economy they trust. I have a few relationships with taxi drivers, store owners, and such in the Dominican Republic.*
- *Being ripped off is something everyone hates. But if you've paid taxes before or grew up in the United States or gone to college or basically anything than you've been ripped off long before you moved abroad. Don't take it personal.*
- *Don't assume you're getting ripped off just because you read something on the internet about how much a beer should cost or something. Goods and services are obviously going to be higher in tourist areas than in more local areas. Assuming everyone is trying to take advantage of you is worse than assuming no one is trying to.*

- *Sharpen up your negotiating skills. In a lot of areas, they might just be testing you with the first price because negotiating is a part of the culture.*

## **When Negotiating**

- *Determine if it's appropriate. Hagglng to get the lowest price the seller will go can be disrespectful to people who work hard.*
- *Shop around, find someone else selling it locally to check the prices.*
- *Think about your value, how much is the item worth to you?*
- *Counter the first price by 25-50%.*
- *You can type the price you want to pay into your phone's calculator to avoid confusion.*
- *Don't be afraid to get creative.*

Local friends and seasoned expats will help you avoid the gringo prices throughout the world. I remember going out shopping with a Dominican girl on a date and she got furious at all the prices I was getting quoted and started arguing with the shopkeepers. It was like an amazing reality show for me, and I started asking how much the stuff was just to get her reaction. Then I realized if I wanted something I should just have her buy it and did a few social experiments with it where I sent her in to ask a price. A few minutes later I'd walk in and ask and I'd get quoted double or triple what she was.

It made for a fun date but also was a reality check that I was a little heavy on the Caucasian side to ever get taken for a local in the Dominican Republic. When I cover my tattoos though in Colombia I can get by until I have to say full sentences in Spanish then my disguise collapses. Blending in is one way to avoid the higher prices but there's some places that you're never going to blend in. I can't really blame a taxi driver in a third world country for trying to make a couple extra bucks when they see me. Shopping in local markets and negotiating prices is one of the fun parts of living abroad.

## The Barter Economy

The best advice I can give you on bartering overseas is that if you don't like the price, don't buy it. It's kind of as simple as that because whatever item you're haggling over is worth how much you're willing to pay for it. When my mom visited me in Asia, she had never bartered with anyone, and she wanted to buy some of the knockoff goods at a night market. She kept just taking the first price she was quoted, and it was driving me a bit crazy. The sellers were surprised because as a general rule nobody takes the first price.

Finally, I convinced her that she had to barter on the next item and when the guy quoted her a price on a purse, she offered him 5% less than the guy was asking for and the merchant of course quickly agreed. She felt like she was wheeling and dealing like a local, so I let her have that win but come on mom.

Haggling is a normal part of a lot of cultures and informal economies. Usually if the first price I'm offered somewhere is insane then I just move on despite the second price the person says to me. I don't want to support someone's business that's going to quote me 10x the price of what it should be to try to rip me off. Honestly, if something is just a touch higher than what it should be then I kind of accept that as life and buy it and move on. If I know something should cost me 200 pesos in the Dominican Republic and they say 250 then I'll just pay most of the time.

- *Don't take taxis right in front of expensive hotels or tourist bars.*
- *Get quoted second and third and fourth prices for any major expenses like home improvement costs. If you need materials, go to the store with the contractor to purchase them yourself and then pay for the labor and installation.*

On a recent trip to Jamaica, I was with a group of people on a tour and afterwards we all went out for a few drinks together after horseback riding. It was a great day and one of the girls was staying in a hotel near mine, so we decided to split a taxi

on the way back. We knew about what it should cost, and the guy was insanely overcharging us for a five minute taxi ride. A good thing about Jamaica is that they speak English and this Canadian girl said to him, *“How about you be a man of Christ and just give us a fair price on this ride?”* He dropped his price and I’ll remember that line for the rest of my life.

## Consider Passive Income

Well, first realize there’s no such thing as passive income. I’d like to think there’s ways to just sit around and have money flow to you but that’s not really the case. So, you can disregard most of the internet bullshit that you hear nowadays about making like 10K doing nothing. There might be people that do it, but I have no idea how so I’m not going to lie to you or sell you on some dream.

I view my military retirement as passive income, but it’s not like I didn’t do a lot to earn it. It provides me with the base financial freedom to do what I’m doing now and I don’t have to do anything else for it anymore. Having this steady income allowed me to deviate from what I’ll call *“normal life”* and live life more on my terms. My books are a form of passive income and so are things like rental properties that don’t involve everyday effort.

Time is the most valuable resource we have. Putting in the upfront work can pay dividends later on. I have a friend who’s a veteran and a musician in the Dominican Republic and every ninety days he gets a royalty check and that enables him to live a high-quality life on top of his military benefits.

Passive income can provide financial stability, if you’re rated 100% Permanent and Total from the Veterans Administration then that’s a form of passive income. It doesn’t take anything monthly to earn it, you already did.

## Ideas

- *Rental Properties*
- *Digital Products*
- *Dropshipping*
- *Financial Investments*
- *Online Courses*
- *Create An App*
- *Write A Book*
- *Social Media Sponsorships*
- *Sell Designs/Photos Online*
- *Annuities*
- *Business Investments*
- *CDs*
- *Rent Something*
- *Blog*
- *YouTube Channel*
- *Art Investments*

Pretty much any attempt at earning passive income is going to require some kind of work or investment up front. Even if you're putting something you own to work for you, like renting out a car, it still requires effort on your part. In today's world it can feel like you need multiple income streams to be successful and if you can finagle ways to make a few extra bucks a month you should do it.

## CHAPTER 7:

# IS MOVING ABROAD FOR YOU?

**A**s someone who lives abroad and plans to for the foreseeable future, the pros outweigh the cons. There are lots of reasons to move abroad and lots of reasons not to. You can't have the good without some of the bad, that's not how life works. If you're reading this, maybe your bored or maybe your seriously considering moving to another country. The last thing I want to give my fellow veterans is bad advice.

I debated leaving this section out, because I'm just someone who tends to lean positive and I figure people can come up with their own reasons why not to move abroad. But I don't want to come off as naive or like I'm pushing people to move abroad or ignoring the downsides. A lot of the social media narrative around moving abroad presents it as a fantasy life, where you can just live on permanent vacation. I see a lot of influencers selling a dream life in Southeast Asia.

If you're considering moving abroad though, you must address the negatives. That's why sometimes expat message boards are better places for information than bullshit social media videos. You'll meet plenty of expats in these groups who complain, are depressed, and it's not working out for them. Some of these people should have never moved abroad in the first place. Kind of like how some people shouldn't ever have joined the military, nothing is for everyone.

A lot of expats head abroad only to head back, but most don't regret trying the experience. Moving abroad is a big step outside your comfort zone, and it can be difficult to adapt. Languages are hard to learn, cultures difficult to understand, and being an expat has moments of extreme frustration. Moving abroad is inconvenient, there's no getting around that. It's like Michael Scott in *The Office* when he's scared to move because he doesn't know the TV channels in his new area. You won't have proximity to your relatives, you'll miss your friends, and your favorite restaurants aren't going to move with you.

Some people move to the Dominican Republic where I live because they want the sunshine and year-round beautiful weather. They don't realize that also means you don't get to experience the changing seasons, there's no brisk fall bonfires or fresh snow in the winter. The sunshine is every day, and the leaves don't change colors. The Dominican Republic is far from a paradise, the power grid isn't great, the waters not drinkable and no one is ever on time. Every place has their problems, including wherever you're at now.

If you're running from something, your problems usually find a way to catch up with you. Sometimes a change in environment can equal a change in life but you're still you at the end of the day. If you're struggling with something in the states like addiction, it'll board that plane with you.

### **The people I see get in the most trouble usually...**

- *Didn't do an adequate trial run.*
- *They spend too much time comparing.*
- *They struggle with being patient in areas that don't care about American perceptions of time.*
- *They embrace a party/vacation lifestyle and succumb to vices.*
- *They're moving abroad just for the saving money aspect, not to enjoy the culture or local life.*
- *They're not comfortable being alone.*
- *They expect to build community and feel at home immediately.*



- *Family issues in the states drive them home.*
- *Frustration with bureaucracy, language difficulties, and culture shock.*
- *They have a few bad experiences, and it sours the expat experience.*

Expat life requires a lot out of you, but the most important quality is adaptability. The environment isn't going to shift to meet you, you have to transform yourself to your place there. Going overseas is embracing the adventure and saying yes to the wild side of life, if you're too stuck in your ways then moving abroad isn't for you. During the planning stage of moving abroad, a lot of people overthink it. You'll never be 100% perfectly prepared and there will always be unknowns.

## **The Margarita Effect**

When you head somewhere for a week vacation and you just fall in love with it and think, "*I'd love to live here.*" That's the margarita effect, coming from people going to a Mexican resort and deciding they want that to be their full-time life. But life can't really be like that, you can't drink at a swim up bar all day and eat at buffets every night. I've seen people move to Thailand being unaware of the rainy season, where it rains like crazy for a few months every afternoon. Then there are people that come to the Dominican Republic to escape the cold and don't think about how hot it gets in the summer.

## **Is It Worth It?**

Should you stay or should you go? I'll be the first to tell you that moving abroad can be a confusing and overwhelming process. You'll probably go back and forth a hundred times and some days you'll want to get the hell out and some days stay in America forever. Living abroad requires you being a home for yourself in a lot of ways, no matter where you're at physically. We tend to live in a world where the grass is greener on the other side, and we always want to be where we're not.

We make the world a lot smaller than it needs to be. Living abroad is a paradigm shifting, perspective altering experience that feels like you're viewing the world for the first time. Leaving America is escaping the Matrix and reinventing your life on your terms. Being an expat is taking your life firmly in your own hands, being captain of your own ship, and master of your fate. As an expat, you're able to live in two different worlds at once. We've been on the internet and our phones so long we've forgotten that there's a whole wide world out there.

Life is supposed to be a bit risky now and then. Human existence used to be far more dangerous than it is today. Americans have spent years chasing comfort, ordering online, and watching Netflix. A lot of people have become boring, they don't try anything new, meet anyone new, join organizations, volunteer, or take risks. Their familiar bubble is where they live and venturing out of it causes anxiety. But the scariest thing to me is future regret, I don't want to look back at my life in my old age and leave anything undone. It's a big world, with food to eat, cultures to experience, and new people to meet. *The world is waiting on you.*

## CHAPTER 8:

# THE VETERAN EXPAT ROLLER COASTER

**T**he *Veteran Expat Roller Coaster* is like five stages of grief. It's something every expat has to work through on their first move abroad. There are bound to be ups and downs and you might even feel a little sick to your stomach at times. You're on the ride with strangers but at the end you've shared this experience and might have a photo or two to remember the ride.

The roller coast of moving abroad is different for everyone, but it won't be boring. At times you might even feel upside down or like the ride has come to a complete stop. Things like culture shock aren't a one and done thing, they can come back around.

At times you'll be way too excited, like you've had a shot of adrenaline and at times you'll feel kind of sad. It's normal, go with it. It's going to be 100% normal to feel happy one second and miserable the next.

### **Stage 1: Preparation and Back and Forth Phase**

It's an exciting feeling thinking about moving abroad, the planning is a fun aspect. The not being sure, the temptation, and thinking about the things holding you back. It's a little overwhelming to consider and then you start thinking about your to-do list that needs to get done before you board a flight.

You're learning about where you're thinking about moving to, you're watching YouTube videos and reading stuff like this. You're considering your financial situation, is it even possible for you? Then something happens, maybe like my friend Keith your car gets stolen, and you just say, *"fuck this, it's a sign."* Maybe a relationship ends, and you think to yourself it's the right time for a fresh start. Then when that moment hits you, you start your preparations, you look at yourself in the mirror and you think, *"I'm really doing this."*

When the planning starts you run yourself down some internet rabbit holes, you join Facebook groups, and you start looking for reasons to leave and reasons to stay. Making the decision to move to another country is a big step but if you were in the military, you aren't someone afraid of taking big steps. The unknown isn't quite as terrifying to you as it might be to other people. Moving abroad is a huge challenge, but with the right mission planning and execution, it's attainable.

## Check out these three moving abroad checklists

- [Expatica: The Ultimate Moving Abroad Checklist](#)
- [Forbes: Your Ultimate Moving Abroad Checklist](#)
- [Wander Onwards: 13 Step International Moving Checklist](#)

## Stage 2: Honeymoon Phase

The first bit feels a little bit like a new romance. All the sights and smells are intoxicating and you overlook any negative aspects. The newness of everything, the food, friends, and routine are amazing. You wake up energized and go about your day like a detective, figuring things out and happy to get lost and explore a bit on the way. It feels like you're just starting to get to know your new neighborhood and city and it's just getting to know you as well.

Your days feel carefree, and you live impulsively, taking on new experiences with an open mind. When I first got to Thailand, I told myself I would try to take it easy, but I rushed around Bangkok taking in all the craziness of my new city. I loved

exploring the temples and found the art and history indescribably beautiful. I'd walk around until three in the morning like a kid in a candy factory.

Even the beer tasted better after a long day, and I had a ton of energy. It was almost like I was twenty again where I could party all night and wake up and feel good the next day. I met new people, tried lots of restaurants, walked around malls, and went on dates. I strolled through the red-light district and was amazed at the scene, debauchery, and wildness of it all. I grew up with cornfields in my backyard and let's just say the view in [Bangkok's Soi Cowboy Street](#) is a bit different. I couldn't get enough of the rooftop bars, hanging with people from all over the world, and learning to fight Muay Thai. I loved figuring out Buddhism and I was reading books about it, watching the monks, and visiting the religious sites.

Then I discovered flights within the country were around \$40 to fly within Thailand. Wherever I went I could get a hostel room for \$10. I'd take weekend holidays and have these unforgettable experiences. The honeymoon phase of my first time living abroad was awesome, I was fascinated by everything and everyone. I was happy to wander around and mesmerized by the exoticness of it all. But like any honeymoon, eventually it has to come to an end.

### **Stage 3: Oh Shit Phase**

The Oh Shit phase comes when you realize, *"wow, I'm living in another country."* It kind of hits you and forces some reflection on how much you've drastically changed your life. To me, the *Oh Shit* phase was a good thing, for some people it's scary. It's easy to start second guessing their decision and start wondering about going back. Then they even start wondering what their friends and families will think, remembering all the people that second guessed you. They probably can't wait to tell you *"I told you so."*

For me the biggest comparison to my *Oh Shit* phase is when I got out of the Army. It was really a shock to me, and I had to figure out what the hell to do with myself. The military in a lot of ways is a security blanket, I know that I'm not getting

fired and I know I'm getting paid twice a month like clockwork. Getting out of the military was losing a part of myself and an enormous part of my identity. I spent every day of my twenties in the military and at that point it was all I knew. I'm sure you've had your Oh Shit moments when you had a kid, got married or divorced, or went through your meaningful life events.

This moment usually hits you out of nowhere and is often triggered by some expat loneliness. It's pretty common for that feeling to hit you out of nowhere and you'll miss an aspect of your old life. Maybe you'll wish you could go to your favorite pizzeria or miss the accessibility or ease of things in the states. You'll miss your mom or your best friend or something comfortable back home.

This *Oh Shit* moment passes; it can last a bit and you might find yourself experiencing culture shock. It's a signal from your nervous system and you might even feel physical effects, you'll think, "*I don't know if I should be doing this.*" You might even feel stuck and like you can't go home because of all you've invested in this living abroad adventure. Eleanor Roosevelt advised us all to do "*one thing a day that scares you.*" Moving abroad will provide that daily rush as you explore a new life.

## **Stage 4: Comparison and Homesickness Phase**

The comparison phase is one all expats go through, and the unhappy expats never make it past. You start looking at everything in contrast to America. I call this the *Expat Comparison Trap* where it's easy to start thinking in terms of superior and inferior instead of just different. Measuring things against other things is a natural human response to change. Social media drastically accelerated comparisons around the world, suddenly we have a fake window into the lives of beautiful and successful people who show us why their lives are perfect and our lives suck.

Comparison is a normal human event and there's no way to turn it off completely. I've had small comparisons where I get frustrated at other people being late and big comparisons missing my family, friends, and life back home. Sometimes in

your expat journey it can feel like you're on another planet and everything is backwards. Falling into constant comparisons can make us feel stuck, unable to feel at home in our new home. Living in a new place makes us acutely aware of what we like and what we don't like. We start thinking about what we took for granted in our old lives. There's real comfort in the familiar.

I started an unhealthy practice in Thailand comparing myself to other expats. Other western teachers in my school learned Thai, were expertly ordering food and navigating the subway was a breeze for them. I was wondering why they had less complications than I had day to day. I felt like I was falling short on my teaching, and they were better at meaningfully connecting with the students. They were better at making expat friends too and it took me longer to find my groove.

Eventually I started using my comparisons in a more constructive way and taking the initiative to learn from them. It was motivating to me after a bit and made me realize I could one day be as comfortable as them in Thailand. I also realized languages weren't really my strong suit and I didn't put as much effort into learning as they did. They were spending evenings taking classes and I was at rooftop bars for happy hour.

The truth is that every expat struggles. Just like people feel lost wherever they happen to be, I felt lost in the America, in the Army, in relationships, and trying to figure out my life abroad. It's part of being human, especially in the modern world.

## **Stage 5: Gratitude and Acceptance Phase**

There's a sense of achievement once you hit stage five. When you realize you're kind of just living you can look back at your mistakes and low points and laugh. There's a sense of empowerment because you did it, you uprooted your life and started a new one. You've learned about things within your control and things out of it and that's acceptance.

By now you've realized it isn't all rainbows and fairytales and margaritas on the beach moving abroad. Part of the real beauty of abroad life is that it isn't predictable. When you start looking around and being grateful for what you've accomplished it's a great feeling. When you're in this stage you start really living in the present, stopping to smell the flowers, and appreciating the little things.

You can't fight to change things, sometimes you have to accept them for how they are in other countries. Acceptance is a choice. I had to accept people wouldn't be on time in the Dominican Republic, even though my military brain hated that fact. Expats that struggle against their new environment instead of going with the flow are the ones that fail. Once you accept that things don't always have to make sense, life feels easier.

## **Tickets Please**

If you don't fit this pattern, don't worry, not everyone is going to. It's letting you know to be patient. Thinking about it like this might help you make sense of your experiences and that this too, shall pass.

At the end of the day, the roller coaster of expat life is worth riding in my opinion. It's worth the struggle for the memories, experiences, and lifestyle. You'll grow tremendously as a human and one way or another, life will never be the same. The roller coaster doesn't really end in a lot of ways but as long as you're on the ride it'll be an adventure. Isn't that why you got on in the first place?



## CHAPTER 9:

# CREATE YOUR TRIBE

**W**hen I moved to Thailand originally it helped me out starting with a teacher program and meeting people through that. Then when I got a job teaching, I made friends with the other expat teachers. I was lucky to already have a built-in community which reminded me of my military moves where I was placed into an already existing structure. Then I made some gym friends, got on [Thai Cupid](#) (a dating site) and I was pretty much good to go. There are two classes of friends you'll make abroad, locals and your fellow expats. You'll want to build relationships in both communities.

Creating your tribe as an expat is an intentional process. You're going to have a lot in common with whoever you're spending time with. There's a real danger in the loneliness and solitude aspect of expat life. There's a difference between loneliness and solitude. I like being by myself and if you move abroad, you might find yourself alone more than you're used to.

Successful expats find their people, their squad to surround themselves with on their new journey. You can't rush friendships or building community, it takes time and patience. We're going to dive into how to build the right kind of community to be a successful veteran expat.

## **Before The Move**

The internet is going to be your best bet for building community and getting information and ideas before you go. It's easier to move abroad now than ever before. As anyone with a computer knows, however, more information doesn't always equal more wisdom and the expat community has its share of idiots like any other group of people.

### **[US Military Retirees and Veterans Living Abroad Facebook Page](#)**

Facebook should be your first move, specifically you should look up Expat groups for your area and country. If you target somewhere like Mexico, it's going to have country wide groups of expats. The more specific you get the more accurate and up to date information you'll receive.

These groups are people just like you and the expat community is often supportive. They've all been in your shoes so there's no such thing as a dumb question, you can search the information in these groups because chances are somebody's had your question before. You aren't ever the only one in your situation, no matter what your situation might be.

Secondly, I'd search expat websites online and there are a lot of these to click through who have message boards. Some of these services are obviously selling something, so be wary of that when searching through their information and resources. The things they are recommending might not be worth buying. But they do have good networks and are designed to be helpful sources of information. They'll often have articles and cost of living information and are usually frequently updated to reflect the most up to date information by users. Here are a few, but there are many out there and I don't recommend one over another. You'll want to cherry pick data and tips from all of them.

## Expat Sites

- [Internations.org](https://www.internations.org)
- [Expat.com](https://www.elpat.com)
- [GoExpat.com](https://www.goexpat.com)
- [ExpatExchange.com](https://www.expatsexchange.com)
- [My Veterans Living Abroad Blog](https://www.myveteranslivingabroadblog.com)

Third I'd dive into YouTube, checking dates to get the most recent information and videos from expats. I wouldn't necessarily live in a YouTube bubble however, lots of the YouTube community are more interested in subscribers and clicks than providing information of value.

There are some good expat YouTube channels out there that provide a lot of information but watch out for the real estate minded ones who are probably trying to earn commissions or referral money from you. There's a rabbit hole you can go down of YouTube expat people who might tell you how you can live in Thailand for \$500 a month or something. Here are some of the ones I feel are reliable but there are a ton out there and area specific ones as well.

## YouTube Channels

- [Expats Everywhere](#)
- [The Global Expats](#)
- [Vagabond Awake](#)
- [Amelia & JP](#)
- [Compai's Expat Channel](#) (*A Vet friend of mine in DR, I have a few episodes with him talking about veteran stuff go check it out*)

Lastly, I'd look into different forms of social media like Instagram, TikTok and LinkedIn. There are a lot of good expat blogs as well that talk about specific areas of living. On my blog I mainly talk about veterans abroad and cover specific veteran benefits. But you can google expat blogs about life in Medellin, Spain,

Japan, or whatever you want and there's going to be someone who's been writing about it.

One thing I've mentioned before when it comes to online expat information is that I would never rely on or completely trust one source. Even governmental websites can get information incorrect, and the rules change, and areas can change. There's always the hot new country, the best new visas, and the place two steps ahead of the crowd. Everyone has their own biases about certain things,

I'm passionate about the best countries for veterans and those places usually have veteran organizations, healthcare, and other veterans around. You'll want to build your community as much as you can before you go and if you connect with some people, they'll be happy to show you around and help you out.

I always tell veterans if they come to where I'm at in the Dominican Republic, first beer is on me, and I'd be happy to give them all the advice that I can. That one beer sometimes turns into ten but that's how you make friends, by putting yourself out there. One guy I had connected with online ended up making a mistake on his hotel reservation and booking a place with the same name that was on the other side of the island. He hit me up at ten at night and was like, "bro I know I don't know you but it's late and I don't know what to do."

I let him stay on my couch, we went out for a late meal and found him a new place the next day to stay for his trip. He ended up moving to my city and we're still friends. You'll be surprised how friendly the expat community can be and as a veteran abroad I always strive to be the type of friend that I would want to have.

***Tip:*** *If you're looking for an online platform, I'd look into [Meetup.com](#) to check out events and goings on in your new area.*

## Expats Friends

It makes the most sense to initially to form community with your fellow expats in your new country. This is because these people have been where you've been, they've all left their home countries and come to where you're at. They speak English and that helps. Your first few months they're going to be your most valuable resource in adjusting to your new home.

Other expats have experienced the common problems you'll face from visa issues to assimilation. Your expat friends are going to be a group of pirates on the same ship. They're all going to have interesting backstories and bring different things to the table. Expats tend to be fascinating, courageous and freethinking people. You've got something in common with every expat, you're not a local.

### Advantages of Expat Friends

- *They're going to relate to your experiences.*
- *They're going to have unique tips on restaurants, prices, and all things assimilation related.*
- *They'll be on the same type of schedule and routines that you are.*

### Disadvantages of Expat Friends

- *They tend to leave and there's lots of goodbyes.*
- *You can easily get trapped in an expat bubble and forget local friends.*
- *They might be jaded or whiny. Not every expat is going to be friendship material and you don't want the wrong type of friends or acquaintances.*

## My Expat Friends

*Solomon* came to the Dominican Republic the same time I did, and we both got Airbnb rentals in the same building. We bonded on two things, being veterans and being new to the Dominican Republic. Years later, we're still great friends

who check up on one another, go out to dinner together, and encourage one another. Solomon is a music producer and built his own studio here and we talk a lot about creativity. He learned how to swim when he came here, and we do long ocean swims together. We navigated learning Spanish, dating here, and both fell in love with Dominican culture together.

*Shawn* is a former Marine who's essentially my role model. He travels the world doing fitness, martial arts, and scuba diving. I consider him a mentor because he's been traveling and living abroad longer than I have and is older and more fit. He doesn't drink and I probably tend to drink too much so it's good to have that balance in friendships. We'll meet up at the gym most mornings and get breakfast together and lend books back and forth.

*Pat* is a retired cop and realized his pension would go a hell of a lot further in the Dominican Republic. He's got great cop stories, and we have dinner at least twice a week together. He fell in love with a Dominican girl and has a young son, he runs a boxing program here in the Dominican Republic that I volunteer with my other expat friend *Jay*. It gives us all purpose to help some of the kids on the island and both of them make me want to be a better person and give back to the community. They've both been in DR longer than me and help me network and learn Spanish.

## **Local Friends**

Building a local community can take time, especially if there's language barriers. One of the best things about speaking English though is everyone speaks a little and wants to practice, from taxi drivers to bartenders. A hundred years ago I wouldn't have much in common with a local Dominican or Haitian in the Dominican Republic, but the technology world has changed that. Whoever I meet is going to have Netflix, they're going to know about LeBron James and The Rock and Taylor Swift. At the same time, it helps if you know about pop culture in your new country. In the Dominican Republic any sport fan is going to know who David Ortiz is as well as Cardi B and Zoe Saldana.

If you can connect with the local culture, then you can connect with the local people. In the Dominican Republic, baseball is king, and I'll root for the local teams and go to the games where the community gathers. When I lived in Thailand, I would go to Muay Thai fights, wherever you go the people are passionate about something. A lot of your relationships initially will be surface level, but after you're there for a while people will start recognizing and greeting you with more enthusiasm. Local friends are more challenging to make than expat friends, but everyone wants good friends.

Being a good guest in your new country will go a long way towards making local friends. Take an open mind into your new place, a willingness to try new things and a curiosity to learn. Avoid any stereotypes and assumptions you have and remember people are people wherever you go. We basically all want to be happy, enjoy ourselves, and have peace in our lives.

## **My Local Friends**

*Alexis-* One of my first weeks here I attended a local nightclub and there was a big Haitian bouncer who obviously was into fitness working there. I asked him what gym he went to and we talked about local gyms, he invited me to come work out with him the next day and we became friends. Before long we were hanging out at local spots together and he was introducing me to other people.

*Oliver-* Oliver is a handyman that lives in my town and when I had some apartment issues someone gave me his number. I was super happy to learn he spoke good English and he came to help me with some electrical issues I was having. It's good having a friend who can also help you with things and I was able to refer him some other business. Oliver had a motorcycle accident two years ago and I took over a lot of groceries and some flowers that meant a lot to him. He's a reliably good person and I always refer other expats to him for his handyman services.

*Johnny-* I met my friend Johnny at church, I always make fun of him because he's got seven kids, and his wife is currently pregnant. I call his family the baseball team because I'm sure he'll be at nine soon enough. He coaches baseball and I've helped raise some money for the team to get new equipment with the expat community. Most expats want to find ways to give back, but it can be hard to know what to do. Johnny will invite me to the beach or river with his family and we'll all have a great time.

## **Dig Into Who You Are**

To build your new tribe it takes reflecting on who you are, your core values, passions, and goals. When I think about my identity abroad, I think “*Okay, I'm an American*” and I have that in common with other Americans. It's sort of like when you meet someone on vacation, you ask them where they're from and go from there. Your identity goes deeper than American culture as well, you're part of several distinct subcultures.

### My Identity

*American Veteran-* Lots of veterans live abroad and veterans are usually easily recognizable from how they carry themselves to dress to tattoos. The veteran connection is a significant one that goes across generations so it's a useful identity for international friendships. Lots of my friends are veterans.

*Fitness-* Gyms are a great place to meet people and expats in gyms are always friendly. Gyms are solid places to strike up conversations because you know you have working out in common. That's not to say bars aren't good places to meet people as well, but gyms are better for me.

*Christian-* I started going to a Dominican church and it's been a great experience to get out and volunteer a bit in the community. It's also helped me learn Spanish and make real community connections with local leaders, business owners, and



good people. Going to church also grounds you a bit and reminds you what's really important.

There's more to me than those three things, but you can connect with others based on who you are. If you're someone that loves to golf, scuba dive, surf, hike, cook, paint, play music, or whatever else then use that to find your tribe abroad. Everyone is a part of many different subcultures within their identity. If you grew up riding bikes but lost touch with that then join a morning cyclist group. Find yourself new passions, if you've never done yoga before then go to a yoga class and meet people that way.

There are a million different things about you that are good to think about when it comes to making friends and acquaintances abroad. Dig into who you are and simultaneously explore who you want to be. You aren't trapped in the person that you used to be and can create sort of a new persona. You can be kinder, have more patience, and be less serious. Or you can learn new martial arts or be someone who loves cooking or passionate about local events. There's nothing holding you back from being whoever you want to be.

## CHAPTER 10:

# HEALTHCARE ABROAD

**H**ealthcare is usually people's first concern when it comes to moving abroad. In America we tend to think we've got the best healthcare but we're an obese country and lead the world in chronic diseases. I'm not sure if you've been in a Wal-Mart lately but Americans aren't exactly always the picture of health. Americans tend to overthink healthcare abroad because we've built a messed-up healthcare system in the states. But there's no reason to think you'd need more healthcare or need to see a doctor more abroad than you do back home. You might be surprised at how much healthier, both mentally and physically you feel abroad.

Outside America, the medical system is more designed to be understood and to deliver a service that people can afford. The United States is one of the sickest countries with the best-paid doctors, top of the line equipment and latest drugs. It's common knowledge that our home country invented fast food and pumps out the unhealthiest, processed food and drinks on earth.

When you start googling options for healthcare abroad you might be more confused than before you started your research. Some of that's intentional, because then it becomes easier to sell you something. Sort of like fitness programs that make working out so complicated that you need to buy their system when in reality you need to eat healthier and exercise more.

You can get often better healthcare outside the United States, more personable, and more holistic. Most importantly, it's cheaper. You'll be surprised to discover you might find things that are literally 1/10th the price of similar services in the good ol' US of A. From dental cleanings to surgeries, it just costs less. Because these costs are lower, you can afford to take better care of yourself. There's not going to be the feeling of *"I can't afford to be sick."*

## No Rush

It's usually a better move to set up your insurance situation after you get to a location. You can talk to other expats and see what they're using and evaluate your life and needs. A lot of expats think they have to purchase something online before they go and that can end up impractical or a bad call. Some brokers will try to upsell you and before you know it, you're on the hook. I'd advise waiting until you get there.

## Medical Tips

- *Request extra medication before moving.*
- *Visit the doctor, dentist, optometrist, and whoever else beforehand.*
- *Make sure you've got enough glasses and contacts.*
- *Have copies of your medical records scanned and saved.*
- *You should know the drug name and dosage of what you're taking not just the brand name.*

You can run the same risk of big medical bills abroad that you can in the states if you're not properly insured or have the cash. There are databases you can look up of English-speaking doctors around the world and you'll be surprised how multilingual the medical field abroad is. Especially if you're in expat areas it'll be a simple process to locate English speaking medical staff. Some countries will require some form of coverage before granting you residency, such as European nations.

## Healthcare Resources

- [IAMAT.org](https://www.iamat.org) - *To find English speaking doctors.*
- [AllianzTravelInsurance.com](https://www.allianztravelinsurance.com)
- [HCI Group](https://www.hci-group.com)
- [CignaGlobal](https://www.cigna.com)

## For Nomads Check Out

- [World Nomads](https://www.worldnomads.com)
- [Safetywing.com](https://www.safetywing.com)

*Note: I don't recommend any one insurance over another. Everyone has different and unique needs, and your country choice weighs a lot into your healthcare decisions. There are lots of international travel and insurance options to choose from.*

Every veteran is going to be different whether it comes to using Tricare, the Foreign Medical Program, ChampVA, or international healthcare plans. What you can also do abroad is simply pay out of pocket, and you'll be surprised how cheap it is. Last time I got sick, I just went to the pharmacy and paid for some antibiotics and in two days felt fine. It cost me five dollars.

## For Military Retirees

You can use your Tricare benefits in virtually every country in the world with a little information and forward planning. All Tricare plans cover emergency care around the world.

- [Tricare Locator](#): *Use this link to find an approved Tricare provider in your desired country.*
- [Tricare on Facebook](#)

- **Tricare Facebook Group:** *This is an unofficial FB group with servicemembers living all over the world who utilize Tricare. This is a great place to connect with people and ask questions.*
- **Official Tricare Overseas Website:** *You'll find specifics here on your costs, claims, etc.*
- *There's also a book called **Tricare Around The World** that's sold on Amazon. This gets into a lot of the details regarding plans, Medicare, prescriptions and more. The same guy also has a YouTube Channel that has a lot of Tricare information. He probably knows more than anyone and I'd recommend you also check out his website at <https://thetricareguy.com/>*
- **Tricare Contact Wizard:** *To find out the right # to call to meet your healthcare needs.*

If you're a little lost with the Tricare stuff, I'd recommend you work through their **Planfinder** to figure out what path is best for you. Here is a link for the **Overseas Tricare Plans and Programs**. If you are moving abroad on a permanent basis it makes the most sense to enroll in Tricare Overseas. If you enroll in Tricare Overseas, you'll still have coverage if you travel back to the U.S.

In the majority of cases, you'll have to pay out of pocket up front for medical care overseas through Tricare. In some cases, you'll pay a percentage. This might seem extreme, but the cost of healthcare overseas is usually far cheaper – then you get a bill, get a medical report, file it online and boom you get reimbursed.

Some places will be able to bill Tricare directly, and some medical centers will want you to pay in cash and not a card for your medical services. It's important to note that medications abroad are often far cheaper than in the U.S. If you're paying \$20 for a six-month supply of your meds you might not bother turning it into Tricare.

If you're abroad and in need of medical advice, contact the [Tricare Nurse Advice Line](#) – This is a 24/7 service with chat, video, and call options. You'll need your DoD benefit number handy.

### ***If I have Tricare, do I need additional coverage if I want to live overseas?***

That's up to you. Peace of mind is important and having local insurance can be a very good thing. You'll get better at using Tricare the more you do it. This isn't about medical advice, and everyone has different medical needs. It's something you should investigate and make your own decision.

### ***How do I find an authorized Tricare provider overseas?***

Outside the U.S. the term “*authorized*” isn't how it works. Technically you can visit ANY provider who is licensed and meets the standards of the medical community. There's no official list but I tell people to start with who they find through the Tricare website provider search.

In the potential scenario no Tricare network provider is near you, you'll want to find a local clinic you like and comes recommended. Then you'll pay the bill and submit your claim for reimbursement. I'd advise getting into expat networks to see what hospital or clinic in your area other veterans are using.

**Note:** *Tricare in the Philippines has its own set of rules.*

## **3 Steps to Using Tricare Abroad**

- *Collect your medical report or hospital report. This lists treatments, diagnosis, tests, and medications. It MUST include your name, doctors name, license #, and the name, address, and phone of the clinic or hospital.*
- *Get an itemized receipt printed with clinics matching name and have an address or phone number. It should include some type of “paid” stamp or*

*indication that you paid whatever bill.*

- *Ensure you leave with a credit card or cash receipt of how much was paid and that no payment is remaining. Get this receipt no matter what, even if you think you don't need it or it's a minimal amount.*
- *Submit ALL of these in order to get properly reimbursed.*

## Service-Connected Veterans

If you're service connected and NOT retired then you'll want to understand the [Foreign Medical Program](#) (FMP) of the VA. This is only for service-connected veterans traveling or residing abroad. You can enroll in the states before going abroad, it's probably better to do that but you can do it abroad as well. When I enrolled in the Dominican Republic it took me like fifteen minutes, you'll need access to your [Ebenefits](#) account if you're enrolling in DR.

If you live internationally and have Tricare and FMP, you have to choose which one to use for any given claim. With Tricare you'll have a copayment but will get your money back sooner. Your money can also be direct deposited when you get reimbursed. In FMP, you'll be fully reimbursed, but it will take longer, and FMP will mail a check. It doesn't currently offer direct deposit. You might also have no out of pocket costs with the FMP.

**Note:** *Veterans living in the U.S. who are rated 100% Permanent and Total are eligible for full healthcare through the VA, not just service-connected treatments. This is NOT true with the FMP, which will only cover rated disabilities including those rated at 0%.*

Dependents of service-connected veterans can potentially receive healthcare through the [Civilian Health and Medical Program of the Department of Veteran Affairs](#) (CHAMPVA).

I'm going to explain this in plain language – *Through the FMP you can get treatment for any service-connected disability as well as a condition that is associated with and aggravating those conditions.* You can get treatment for anything rated, including things rated at zero percent. So, it's important to get everything rated before going abroad.

It's somewhat straightforward, you enroll and take the clinic, hospital, or wherever you're getting treatment your service verification letter and rated disabilities. I've had good experiences with the FMP in the Dominican Republic, but it is a VA program, so it's far from perfect. Sometimes it's better than in the USA and sometimes it's worse.

I've heard of lots of veterans who have had issues with the FMP but haven't experienced any problems personally using it in the Dominican Republic. In some countries, they'll expect an up-front payment for treatment. I've also heard of some places wanting you to pay 25% up front. Every place is going to be different but what's important is that you can get your service-connected healthcare abroad. It's important to reiterate that it's for service-connected healthcare, not general healthcare.

**Note:** *This information is subject to change.*

## Private Insurance

There's no shortage of private international plans and options. Some veterans want regional coverage in case of traveling and admittedly, purchasing a plan can be confusing. It's going to take a bit of reading, comparison, and thinking to find one for you if you go this route. But you should have a clear idea of your healthcare needs and acceptable levels of coverage. I don't want to recommend any private insurance because every veteran is going to have a different best option depending on their needs and location.



[Read up on the 10 Best Insurance Companies for Expats by Visaguide.world](#)

## Travel Insurance

A benefit of travel insurance is often your insurer will work with the hospital to arrange bill payments and you won't need the cash up front like you do with Tricare. Some veterans may not have the necessary credit card limits needed for Tricare and on top of that, some places will only take cash.

Short term travel medical insurance can be affordable and give veterans peace of mind up front until they get set into their Tricare situation overseas. Travel insurance will also usually cover medical evacuation, which can be extremely expensive in emergency situations. It can also be prudent to have travel insurance if you're traveling through multiple countries or nomadic.

## Health Care Resources for Travelers ***From The CDC***<sup>2</sup>

The following list of resources may help international travelers identify [health care providers and facilities around the world](#). CDC does not endorse any particular provider or medical insurance company, and accreditation does not ensure a good outcome.

- The nearest [US Embassy or Consulate](#) can help travelers locate medical services and notify your friends, family, or employer of an emergency. They are available for emergencies 24 hours a day, 7 days a week, overseas and in Washington, DC (888-407-4747 or 202-501-4444).
- The US Department of State maintains a list of travel medical and evacuation insurance providers.

---

<sup>2</sup> [CDC.GOV Reference](#)

- [The International Society of Travel Medicine](#) maintains a directory of health care professionals with expertise in travel medicine in more than 80 countries.
- [The International Association for Medical Assistance to Travelers](#) maintains a network of physicians, hospitals, and clinics that have agreed to provide care to members.
- Travel agencies, hotels, and credit card companies may also provide information on local health care resources.
- [Find a Clinic Tool](#)
- [CDC Yellow Book: Obtaining Healthcare During Travel](#)
- [Travelers FAQ](#)

## CHAPTER 11:

# WORKING ABROAD

No clear model exists when it comes time for finding work abroad. Every person's skills, education, and financial needs are going to be different. A lot of people say *"I want to work overseas"* but okay, what do you want to do there? There are a lot of jobs abroad that, frankly, just don't pay enough to be worth doing. But sometimes working is about being productive, positively occupying your time, or enjoying yourself rather than just making money.

If you're working part time as a scuba instructor, then I'm not sure how much you're *"working"* based on how we view working in America. But we all have to live in the real world, even abroad and we all have bills to pay.

To a lot of people moving abroad without a job seems like an absurd idea, but it's much easier to find a job in your ideal country if you're already there. If you have a dream of living in Brazil or Germany, then moving there and then looking for work is an option if you've got the guts for it. You can find opportunities in your new country far easier, interview in person, and they're more likely to view you as a serious candidate if you're already there.

The best model for living a higher quality life abroad as an American is to earn dollars and spend in a weaker currency. It's the ideal situation, if you have a pension, it's the same deal. It's going to be easier for you to save money if you've got a location independent job and you can show that you can support yourself while contributing to the other nation's economy. We live in a digital age and

there's a lot of remote work, if you're already working remotely then you're a good candidate to move abroad.

The most common jobs I see expats working are teaching English, running restaurants and bars, or real estate. If you have some form of professional skills that the world needs, most of them will transfer abroad. Everyone wants medical professionals, engineers, and useful people.

Get creative when thinking about working abroad. I meet divemaster's, yoga instructors, chefs, social media influencers, musicians, personal trainers, and acupuncturists abroad. Nobody really needs someone who is just a bartender, with the exception if they need someone that speaks multiple languages or maybe you're just so beautiful it'll reel customers in. Unskilled jobs or laborers don't transfer abroad because someone is going to be willing to do them cheaper.

If you want one-on-one work like being a personal trainer, just like in the states it takes building up a clientele. A lot of expat communities are word of mouth or on FB groups or online message boards. Most expat personal trainers I see don't make a ton of money unless they sell subscriptions or programs online or effectively utilize social media.

## **Government jobs**

A lot of expats and former military personnel like me might work government or contracting jobs overseas. With the [Department of Defense](#) (DoD), [State Department](#), [United States Agency for International Development](#) (USAID), or other employment.

## **Gov Job Links**

- [ClearanceJobs](#)
- [GoGovernment.org](#)
- [FederalJobs.Net](#)

- [USAjobs](#)
- Then there is your normal job listing sites like [ZipRecruiter](#), [Indeed](#), etc.

Applying for a government job overseas can provide meaningful employment where you can make a difference in a field you're passionate about. It can expose you to different countries while still having a connection to the United States. Then you get government assistance and a more streamlined process to work visas and things opposed to going at it solo. You'll have an obvious advantage in this field if you can speak a second or third language. If you have military service, you'll also get job preference in overseas government work.

Multilateral Organizations are when three or more countries form an organization to pursue a common interest or goal. There are people out there who think these organizations do a lot for the world and people who believe they do little. I had the opportunity to work in partnership with the United Nations in Afghanistan where I thought they were impeding progress. Then I saw the U.N. in Africa and thought they were doing a good job, so with any organization and bureaucracy there are going to be pros and cons.

I wouldn't necessarily write an organization off or be gung-ho to join it because of what you've previously heard. Here are some examples of the larger multilateral organizations and they're always going to be hiring and always posting jobs through their official channels.

## **Multilateral Orgs**

- [United Nations](#)
- [NATO](#)
- [World Bank](#)
- [World Health Organization](#)
- [Unicef](#)
- [International Criminal Court](#)

## Remote Working Abroad

With the explosion of remote work, lots of people are choosing to live overseas. However, the idea of working two or three hours a day from your computer and making six figures is a pipe dream. If you're already working from your computer, then going overseas is simpler. Many jobs transitioned to remote work during the pandemic, and some went back to in-person.

I'd like for us to go back to all hanging in nature and eating fruit with no phones, but I don't think it's happening. If you've got digital skills, then you're ahead of the game and if you don't it might be time to *"learn to code"* or something. If you're a nerd, you might as well monetize that knowledge to earn your financial freedom. It's a challenge to sift through all the nonsense when it comes to looking for remote work. First think about your skills and experience then apply them to earn remote income. When you google remote work a lot of garbage will come back but there might be a diamond hiding in it.

You can spend years reading about *"making money online"* or similar topics. I don't have many specific recommendations in this area. In the future I hope to connect veterans with remote work, but it hasn't panned out yet. I'd rather provide no advice than bad advice. I'm sure there are good paid recruiters, coaches, and courses in this area but it's not something that I'm in the know on.

## Check Some Sites

- [SideHustleNation.com](https://sidehustlenation.com)- To find a side hustle.
- [Flippa.com](https://flippa.com) – Buy and Sell online businesses, ecommerce, etc
- [SmartPassiveIncome.com](https://smartpassiveincome.com) - Networking, they have free and paid options.
- [Latonas](https://latonas.com) – Selling online businesses

## Benefits of Remote Work

- *No Commute Stress*
- *Better Work-Life Balance*
- *Financial Savings*

## Drawbacks of Remote Work

- *Networking is Much More Challenging*
- *It Can Get Lonely*
- *It's Not For Everyone*

## Examples of Virtual Jobs

- *Web Designer*
- *Systems Analyst*
- *Programmer*
- *Online Teacher*
- *Personal Coaching*
- *Online Entrepreneur*
- *Software Jobs*
- *Freelancer*
- *Stock/Crypto Traders*
- *Artist*
- *Telephone or Online Sales*

## Volunteering Abroad

Putting a stamp in your passport to volunteer abroad is one of the best things you can do and gives you an opportunity to go about anywhere. It can provide a lifechanging experience and a taste of life in other places. There's a lot of benefits to volunteering abroad, it looks great on a resume, and you can network. But at its core it's about giving back.

You might raise an eyebrow when you learn pretty much all the volunteering abroad programs have some sort of fees attached to them. Paying to volunteer feels weird but there's flights, meals, and expenses that go into it. It might also seem wrong to volunteer abroad when there are lots of problems in America. I believe expats do have a responsibility to give back to their new communities, in big or small ways.

For me volunteering with a youth boxing program in the Dominican Republic has been rewarding. The kids are great, the parents appreciate it, and boxing is one of life's greatest teachers. It keeps me in shape too trying to keep up and provides me a lot of gratitude for my own life. As a veteran, you're probably looking for ways to serve and this is a good start. But there are lots of opportunities you'll bump into to make a positive difference when you get outside the USA.

## Reputable Volunteering Abroad Opportunities

- [WWOOFing](#)
- [International Volunteer HQ \(IVHQ\)](#)
- [GoEco](#)
- [Involvement Volunteers International \(IVI\)](#)
- [SAVE Volunteering](#)
- [LOVE Volunteers](#)

## Teaching Abroad

My first job abroad was teaching in Thailand, and it was amazing. I did a [Teaching English to Speakers of Other Languages](#) (TESOL) certification in person in Bangkok where they set you up with a job upon graduation. My TESOL class was eight people from different countries, and I was one of two Americans.

We all became friends during our teacher training, would help one another and adjusted to life in Thailand together. Two of the people are still living there in Thailand years later teaching and loving life. English is the most common second



language in the world and a lot of schools want native English speakers to be teaching. Teaching English abroad can be your ticket to seeing the world while working a stable and rewarding job.

I went to school in the states to be a teacher and it was pretty quick in my student teaching experience I thought to myself, *"I can't do this."* I was fresh out of the military and couldn't really believe I was getting cursed at my 8th graders for telling them to take off their headphones. I had a young bully call a lot of mean names to a girl, I kicked him out of class and recommended he be suspended to the assistant principal. We called the mother, and she came up to the school to meet with us and when I told her what he had said, she replied *"he said he didn't say that."* I explained to her that I had heard him say it, along with probably thirty other people. She told me she had just met me, and she believed her son over me.

Honestly, I couldn't believe it sitting there in my shirt and tie that this woman thought I would just make this up for no reason. My first day teaching in Thailand all the students bowed to me, listened, and were respectful. They treat teachers with an immense amount of respect in Asian countries and after being in the military I enjoyed my experience there.

The school I taught at only wanted me to teach about four lessons a day, so I would have time to grade papers and prepare. With my teaching salary and my military retirement, I was living a great life in an amazing apartment in Bangkok. I was going out to nice dinners, working out, and I loved the kids I was teaching. I had more freedom than I would teaching in the states, and we would do assignments about Marvel movies and the kids would act out scenes to practice their English. I'd have the students' doing pushups and jumping jacks and counting off like military exercise in English and they loved it.

## Part Time Work

There are some good reasons to look for part time work even if you don't necessarily need the income. I've met people who've retired young overseas and end up with too much time on their hands. We think laying on the beach with a cold beer sounds like a dream life, but that'll get boring faster than you think.

There's an old British guy who works one of the Scuba dive shops I go to and he's a retired multimillionaire who just wants something to do and he loves talking diving. He said the dive shop owners never paid him and he's never asked for any money, he just loves hanging out and helping people in his retirement. I'm friends with other people who work part-time abroad doing things their passionate about.

### Benefits of Part-Time Work

- *Extra income*
- *Social benefits*
- *Set your own schedule*
- *Physical activity*
- *Mental stimulation*
- *Sense of purpose*
- *Feeling of community*

My friend Freddy owns a little beach bar and restaurant and a few days a week I go there, work on my computer and have lunch. We've been friends for a long time, and we talk about sports. One day he confessed to me he never really makes a profit, most months he breaks even because he pays his employees more than any other beach spot and he eats all his food there.

Freddy just likes having a spot to hang out, loves owning a restaurant, and is a people person. He's got repeat customers that come in every year, and he likes making people happy and his restaurant family. Working abroad most of the time

for expats isn't about getting rich, for Freddy that period in his life is over and he just wants to be productive.

## Tourism Jobs

- [Cruise Ship Employment](#)
- [Scuba Instructor](#)
- [Hostel Employee](#)
- Bartending
- [Ski Instructor](#)
- Fitness Trainer

***Abroad Tip:** You'll want to tailor your resume based on the country you're in. American resumes can have a different structure than other countries. There are lots of jobs in the tourism field abroad based on your skills, passions, and experiences.*

## Work For Yourself

A lot of global expats in the technology world end up working for themselves and as a writer that's what I do. The flexibility of freelancing can allow you to leverage your personal skills and experiences. There's a lot of opportunities online. Many people try their hand at starting their own business abroad and a friend of mine does Airbnb tours and another friend opened a Jiu-Jitsu studio.

If you start your own business, it can be significantly cheaper than trying to begin one in the United States. There isn't as much red tape in Latin America for example which is attractive to profit minded expats. There's often lower costs to get started in other countries and a more straightforward regulatory environment. You can focus on growing your business and not navigating bureaucracy.

Working for yourself can give you a healthy work/life balance. It's a great thing after the military to be able to set your own schedule. There's a sense of freedom working for yourself that traditional employment doesn't offer.

## **Starting a Business**

A lot of expats abroad start businesses, usually to cater to the expat community. When they see something missing, the opportunity to create it is there. Expats often own the expensive coffee places in a city, the ethnic restaurants, and work in the tourism industry. Expats like yourself often have more capital to work with so opening a business is a simpler process.

I came pretty close to opening a beach bar in the Dominican Republic because I could rent out a spot on the beach for only \$300 a month. I decided against it for a few reasons. Expats who create businesses usually have high marks on customer service because of elevated standards.

A lot of expats are starting a U.S. business and operate it when living abroad, you can do a business structure like a sole proprietorship or an LLC for liability protection and tax advantages. If you create an LLC, select a business friendly state like Nevada or a state with no income tax like Florida. You can use a virtual business address and if you're interested in exploring this option check out [Entrepreneur Headquarters](#), a veteran owned company and their free business framework.

## **Social Security Abroad**

You can receive your U.S. Social Security in foreign lands except for North Korea and a few other countries. If you want to receive [Social Security Disability](#) (SSDI) abroad you have to return to the United States every six months for at least one day as of this writing.

## Wrap Up

Every veteran's skills and goals are going to be different when it comes to working abroad. Many local jobs aren't going to pay you enough to be worth doing unless you have a special skill. Lots of veterans choose to start businesses in other countries or look for unique ways to supplement their income. There are also veterans that choose not to work and instead pursue their passions or simply volunteer. An amazing thing I've noticed is how many veterans living abroad volunteer their time and energy to help out local populations and fellow veterans.

## Explore Remote Work Options

- [FlexJobs](#)
- [RemoteJobs](#)
- [Remote.com](#)
- [We Work Remotely](#)
- [No Desk](#)
- [LinkedIn Remote Jobs](#)
- [Working Nomads](#)
- [Just Remote](#)
- [JobSpresso](#)
- [List of Established Remote Companies](#)

If working remotely is your goal, specify on your resume that's what you're looking for when applying. You can write "*Location Independent*" on your resume or application. You want to show why you can work abroad because it requires more responsibility and discipline than traditional office roles. You'll probably need to understand and be effective in working with collaboration tools, which is like Slack, Microsoft Teams, Zoom, etc. You must be comfortable with technology.

**Note:** Other terms for remote work can include *Distributed Workforce*, *Work From Home*, *Work From Anywhere*, *Virtual Job*.

Remote work attracts a lot of scams, so you'll need to be careful in your search. Product testing is usually a scam and so are things like secret shopping. The job shouldn't require up front expenses by you. If you're not sure, look the company up on the [\*\*Better Business Bureau\*\*](#) and the [\*\*Federal Trade Commission\*\*](#).

## CHAPTER 12:

# TEN TIPS FOR VETERANS MOVING ABROAD

### 1. Visiting before you move

**T**his is a must although it can be costly, it's a necessity. It's always going to be pricier to visit somewhere than live there. Airbnb's are always going to cost more than rent. Moving somewhere without visiting is first on the expat don't do list. Unless you have significant experience in your desired country, don't move without visiting. This visit is an important reconnaissance mission, and you might want to check out a few cities to see what place feels best. If you're thinking about moving somewhere like Colombia, it's a big country with a lot of different areas and lifestyles.

When you visit, you'll want to stay as long as you can to get a real feel for the location. Visiting somewhere for vacation is a lot different than living there. A lot of people want to live where they vacation, it sounds great, but a vacation lifestyle isn't designed to be a long-term lifestyle. You can't live every day like you're at an all-inclusive resort, you'll most likely want a place where you can develop a sense of normalcy. What feels great for a week might not be right in a year.

## Advice For Your Trial Run

- Try to connect with someone living there before you go, if you don't have anyone in your personal network then look on Facebook for area expat groups. Reach out to your network to see if you have secondary connections in the area. Maybe your friends and family know nothing about Medellin, Colombia but maybe a friend of a friend or a contact on LinkedIn does. But if Medellin sounds good check out my article [Veterans Living Abroad: Colombia](#).
- Get off the touristy main streets and see where the people that live there are eating, shopping, and living. Live on a budget, not a vacation YOLO lifestyle.
- Walk when you can. Taking public transportation is a good idea as well but to get to know a place you need to put "boots on the ground." Walking also will make you lost a bit; you can take some detours and side streets to truly explore.

A lot of people do trial runs but don't execute them properly. You should absolutely visit a place for an extended period of time before moving. Some places are great to visit but not live and when you transition from visiting to living it can be a surprise when you end up unhappy. When you do a trial run you want to look for reasons not to live there. You're attempting to explore the expat life, not the tourist life.

- *Shop at local stores during your trial run.*
- *Go run some errands, do everyday life things that you'll need to do.*
- *Explore the surrounding area.*
- *Ask expats what they don't like about living there.*
- *Attend a local sporting event, concert, or church.*



## 2. Finding a place to live

A lot of us like to have a place to live already lined up before we go somewhere. I've found that to be a bad strategy and a surefire way to spend too much money. You can do all the research in the world before you go but when I go somewhere new, I always start off in an Airbnb or a hotel and then search for apartments.

It's a guarantee most things you'll find online will be price inflated for foreigners and some international real-estate brokers can take advantage of people. Usually places like Facebook are better to look for rentals than just internet searches. The best stuff in certain areas won't even be listed online, they'll just do the old fashioned for rent sign outside or local internet boards.

As a serial expat I've developed a few strategies for finding cheaper short-term rentals. I always try to connect with the local veteran community, because a lot of American veterans live abroad. Generally, veterans are really good with going the extra mile to help each other out so I get a lot of good advice. Then I'll post on the local expat Facebook group, to see if anyone has anything within my specifications or area or maybe has a lead for me. If that doesn't work, I might try to negotiate a cash deal with either a hotel manager or an Airbnb host. These type of cash deals are more prevalent overseas than in the states.

I've rented a hotel long-term in Phuket, Thailand paying the manager cash for a room. In Costa Rica I stayed at a nice hotel in Jaco and found a for rent sign nearby and ended up getting an awesome furnished apartment for two months cash for \$900. I could walk to the gym, restaurants and beaches and life was good. Don't be afraid to ask locals, expats, or people for help but keep in mind a lot of international apartment rentals are commissioned based. So, whoever is showing you an apartment is going to get a cut if you end up renting or buying.

**My articles on Veterans Living Abroad: [Thailand](#) and [Costa Rica](#)**

In expat areas, long-term furnished rentals are going to be easier to find than you think. Sometimes it takes a bit of time to find the right place and sometimes you find it right away. Rent an Airbnb for a week and have fun looking for places, talking to people, and exploring. On my blog I have some more information and thoughts on finding a place abroad.

### **3. Dropbox**

Scan and put your important documents into a [dropbox](#) or another place you can access them online. You don't need to take all your diplomas and such abroad, this could include everything from birth certificates to tax records to things you might never need. Scan the paperwork in so you can access it wherever you are. If you do end up needing a hardcopy of something, there are print places everywhere in the world so there's no need to take folders of all your documents.

### **4. Your Passport**

Before you move abroad, even if you've got a few years left on your current passport go get a new one. Get the extended book one to get more pages, you'll need extra pages for Visas. If your passport book is full, then it's worthless. Always have a printed copy of your passport with all the information and your pretty face on it.

You should always have a picture saved of your passport on your phone and your computer. Your passport as an expat is the most important thing you own and losing it is a pain in the ass. If you lose it and you don't even know the numbers, you're in a worse situation. A lot of locations will require you to have six months left on your passport before visiting.

## 5. Travel Insurance

The [State Department recommends](#) Americans traveling abroad should purchase travel insurance. You can get travel insurance or travel medical insurance or both. Travel insurance pays for things like lost bags or cancelled trips whereas travel medical insurance is going to be for medical expenses and even covers medical evacuations. If you've got an adventurous spirit and are going to be doing extreme sports or participating in risky endeavors, it can be a good idea as well.

Peace of mind is a valuable thing when it comes to your health abroad. But remember the cost of healthcare abroad in most countries is far less expensive than in the states. A trip to the pharmacy or an emergency visit to see a doctor isn't going to be nearly as pricey as in America most places. There are a lot of options out there and you'll have to consider what plan works for you, your health and your location. There's no way to know when or if you'll need the insurance and it's a personal decision for you to make. I don't have travel insurance and thankfully have never had a major situation. Most expat blogs and resources will recommend you get something but it's your life.

## 6. Pets

Every location has different requirements when it comes to pet travel. Some places need your pet to be microchipped, but every location will require a letter of health from a veterinarian. Every airline and country will have their own set of rules and keep in mind even if you have a service animal. The Americans with Disabilities (ADA) is obviously only in America and other countries do not have the same protections for service animals. You don't have a right to take your service animal everywhere in foreign countries.

Your animal will need to have all the necessary vaccinations and sometimes must be a **USDA accredited veterinarian**. The paperwork will need to be notarized and within a certain timeframe of your travel. A letter certifying the health and vaccinations of your animal that's a year old isn't going to do you much good.

Remember you'll need to meet the same type of regulations and rules when you return to the states as when you left, including most likely a letter from a veterinarian from your other country. Read [The Ultimate Guide To Moving Abroad With Pets](#) or other resources beforehand.

## 7. Driving Abroad

If you want to be ready to go in over 100 countries check out [internationaldrivingpermit.org](http://internationaldrivingpermit.org) where you can get your international license. This is usually valid as long as your current US license is valid. Countries differ greatly in their licensing laws and in some places your American license will get you a foreign one and in some you'll need to pay fees and take a test.

## 8. Make Friends Online

Don't be shy, get out there on the internet. Post in Facebook groups and expat blogs, find people you have things in common with. People are friendly and everyone wants good friends. We live in an online world nowadays and you can start networking before you get boots on ground in your new country. Often times expat areas will have meet ups, classes, events, and more. I really can't stress this enough that expats and the online community go hand in hand.

## **9. Some Things Are Cheaper, Some Aren't**

Inexperienced travelers will move somewhere and assume everything is going to be cheaper but that isn't the case. If you head somewhere that's 50% less the cost of your American city, not everything is going to be 50% cheaper. In America, avocados can be pricey, in the Dominican Republic they're sold on the street for pennies. In America flatscreen TVs are cheap, in the Dominican Republic they're a lot more expensive. There's some basic economics that come into play but imports, exports, taxes, and all that good stuff impact worldwide pricing.

Many items have a global price that doesn't have much to do with local economics. If you go to Thailand the Thai beer is cheap but if you want a corona it's going to cost you. You should buy the stuff that's pricey abroad in the states, like your electronics and then buy what's cheap abroad overseas like local food. If you want prime imported steak cuts, then that'll cost you but if you're eating at local markets, it'll be very affordable.

## **10. Trust Yourself**

If something feels wrong, it is wrong. Whether it comes to your planning, moving, or living. When we think about trust, we usually think about trusting other people, but self-trust is vital when moving abroad. When you don't trust yourself, you'll second guess every decision and look to others for all the answers. Work with your feelings, including your gut instincts and not against them.

## CHAPTER 13:

# PICKING YOUR LOCATION

**T**he decision of where you're going to live is one of the most important decisions on your living abroad journey. It's going to have an impact on every aspect of your life, which will be much different in Belgium than South Africa.

Some people start with the fact that they want to move abroad and go from there. Then there are people who visit a place on vacation and fall in love with it, then there are the repatriates. These are people who go back to their home country after immigrating to America. Some people just have a hunch of where they'd like to go, and others plan on trying out a few countries before settling down.

There are three main perspectives to consider when evaluating your prospective location. The first is the financial perspective, the second the mental perspective, and the third the soul perspective. Finding the perfect place to live is about as hard as finding the perfect spouse, there's a lot that goes into it and sometimes we make poor decisions. Well, if you're anything like me you might have made some poor relationship decisions at least.

It's a complex decision and goes beyond just checking the necessary boxes. Deciding to move abroad is one part of the process but narrowing down exactly where you want to live is the second. There's never going to be a substitute that's better than just going there and experiencing it yourself.

## **Financial**

You might want to live in a mansion overlooking the blue waters of Santorini in Greece, but your wallet might not support it. Affordability has to be your first consideration, but it won't narrow your list down as much as you think. If you're like me and a beach bum, there are a lot of affordable beach towns throughout the world.

## **Mental**

Some places might be affordable, but the visa doesn't work out or you don't qualify. Maybe you know visa runs aren't for you, maybe it's too hot, or the language barriers are too much to handle. There are a lot of factors to consider beyond what you can afford and what feels good, you have to use your head when thinking about if you'd be content somewhere. Maybe some places feel good, but you have kids, and the schools aren't up to par.

## **Soul**

You should trust your gut; it's gotten you this far. I've met a lot of expats who fall in love with a place before even moving there, it just feels right. When you get to a place and it feels like home, that's a great thing. Trusting your heart is about hope, the head is always going to have doubts but moving abroad is something you do with your heart as well as your head. You want to live somewhere it feels like you're aging backwards and wake up excited for the day in the morning.

You want to get your country right the first time. I've met expats who went abroad to places that just weren't good fits for them. Then I've met people who go to the same country and one person loves it and the other hates it. There are 195 countries in the world so you have a lot of options, some you know you can cross off your list immediately, but you should consider more locations than you might think. At the same time, if you move somewhere and it doesn't feel right it doesn't mean living abroad isn't for you. You're not a tree, you can get up and move.

## John's Quick Thoughts

- *A place is like a restaurant. There might be a lot of reviews and you shouldn't ever 100% believe one person's opinion.*
- *There are no perfect countries, cities or places.*
- *Tourism isn't reality.*
- *Determining why you want to live abroad can help you narrow down your options.*
- *Let your budget eliminate countries and cities that won't work.*

You've got three choices to make when it comes to picking your location. You have to come to a decision on your country, city, and your neighborhood. These don't necessarily have to go in order and sometimes you can zero in on the city if you know what you're looking for. Different cities within countries can vary as drastically as they can in the United States. When thinking about where you might want to go, it's best to first evaluate your must-haves.

## My Must-haves

- *Beach*
- *Good gym*
- *Walkability*
- *Low cost of living*

With these things I've eliminated a lot of the world, because a place like South Beach in Miami might meet the first three but the sky-high cost of living eliminates it from contention. Places without a beach can get crossed off too. Then I want to be able to walk, or at least take cheap and easy public transportation so that's going to remove a lot of places as well. Everyone is going to have different must-haves for their ideal lifestyle.



## Examples of your potential must-haves

- *Good schools*
- *Distance from USA*
- *Dog friendly*
- *Safety*
- *Internet reliability*
- *Job prospects*
- *Healthcare*
- *Marijuana laws*
- *Weather*
- *Potable Water*
- *English speaking*
- *Pet friendly*
- *Pollution*
- *Safe for female travelers*
- *Ease of property ownership*
- *Visa rules*
- *Veteran community*

Then there's even more to think about when it comes to immigration laws. Because maybe you found the perfect spot, but you get your visa denied or can't stay long-term. The legal aspect is one thing we all run into during our expat lives. You might find yourself in something of a visa limbo waiting to hear back if your paper work is approved.

Beyond that there's your hobbies and passions, if you're into hiking then I'm sure you want to be somewhere well suited for that. If you want to sit on a beach all year or surf, then you're going to want to narrow your list. If you love scuba diving, then Roatan in Honduras might be your spot and if you're an avid snowboarder St. Anton in Austria might be your target.

You might have a few must-haves and then you get into your wants. There's always going to be a few tradeoffs when it comes to living abroad. There's no such thing as heaven on earth but there are places that feel a lot closer to it than others.

## Questions to ask YOURSELF

- What country were you born in?
- Who is your partner? What is their nationality?
- How much money do ya got?

## Country

The first thing to think about when it comes to wherever you go is the visa situation. I've seen Americans shocked to get their visas denied or when they understand the difficult requirements other countries have. The United States is set up to take in lots of immigrants and that's reflected by our culture, when you go other places like Japan for example you see 97% Japanese people. Every nation in the world has an immigration policy and some offer a more streamlined process and in some countries the process is far more difficult.

*The most difficult country in the world to become a citizen?*

*Vatican city.*

Your bloodline, where your parents or grandparents are from in some places can help you gain citizenship. This is usually referred to as citizenship by ancestry or citizenship by descent. Americans who have a Filipino parent can become citizens of the Philippines no matter where they were born. That isn't to say you should head back to your family's homeland, but it's something to take into consideration. Lots of Americans are choosing to get second passports based on their bloodline. If you have the race card, go ahead and play it.

## A few of the nations that offer citizenship by ancestry

- *Ireland*
- *Ghana*
- *India*
- *Hungary*
- *Italy*
- *South Africa*
- *Israel*
- *Portugal*
- *Taiwan*
- *Kuwait*
- *Australia*

## **Picking your neighborhood**

Deciding where to live is one of the most exciting and stressful things for expats. You might have found your city, but what neighborhood and section? This is first impacted by your income and followed by your interests. When I head to a new location, I'll research expat blogs and look up where foreigners are tending to live. These are first usually safe areas and are going to have the things I'm looking for.

The first thing I'm looking for is a good gym. A gym is going to be the only place I'll be going to every day and that's where I'm going to meet people. Once I find a solid gym, either virtually or in person I find out where the nightlife and restaurants are. Because every day I'm going to work out and everyday I'm going to eat. Then I pull up Google Maps and put a pin in the exact location between these two places, so if they are 1,000 meters apart, I'll put a pin at the 500m point. Then I'll go to this exact point, and stand in the street and do a 360, turning around to see what it looks like. If there's an apartment complex here or a sign for rent, then I kind of take that as a sign from God.

The first time I ever did this strategy it worked perfectly in Costa Rica and since then it has never really worked as beautifully again but it's still my go-to. If there isn't a perfectly furnished apartment right, there then I'll start walking concentric circles outward.

I don't like to drive, so I always target walkable towns or areas that I can easily use public transportation. I enjoy walking and one of the things I've found living abroad is that I walk a lot more than I do when I'm in America. Daily walking has improved my mental, physical, and emotional health. I do a lot of my best thinking walking and swimming and will listen to a podcast or just enjoy the stroll.

There are three distinct reasons why I don't like to drive abroad. The first is that as a foreigner living in the Dominican Republic if I hit someone, it's going to be my fault probably when the police arrive. And whoever I hit or the police are going to be trying to get some cash from me. That's sometimes just how it works and police in other countries can be corrupt and view foreigners as dollar signs.

The second is some countries you ride on the other side of the road, and that's something I just can't get used to. I rented a moped in Thailand and almost killed myself like four times in the first hour and ended up taking it back because my brain was just wired for the American side of the road.

The third reason is I have driven two military vehicles in Afghanistan and have run over IEDs (improvised explosive devices). When you're driving a truck and run over a few bombs it takes the joy out of driving.

***Pro Tip:*** *You always get the best deal with apartments with boots on the ground.*

## Landlords

There are landlords that want to rent to you and some that are hesitant. They might think you're going to skip out and go back to America and leave unpaid rent or destroy the place. They might want a long-term renter and you might only be staying temporarily. You'll want to make sure you have paperwork handy like a copy of your passport but out in the world cash is king and apartments are often rented differently than in the states.

Depending on the country you choose you'll have much different experiences. Some countries are more formal, and some are essentially handshake agreements. An important tip is to remember rent abroad is often more negotiable than in the states. I failed to realize this initially and probably lost some money I could have kept.

My apartment now I've been in a while and I pay cash one year up front, then the owner allows me to Airbnb the place out when I'm not here. So, if I'm traveling or gone the apartment more than pays for itself. I toss all my stuff in a locked closet, put out the different towels and bed sheets and my friend manages it for me. The building owner gives me a month free because I pay up front which is a good deal, but the repairs and minor maintenance are pretty much my own to deal with. I don't mind and it's easy to find a decent handyman to do things that need doing if its beyond my capabilities.

You can also get an Airbnb, then form a relationship with the owner and ask for a cash, long-term deal. This is what I did in Medellin, Colombia because I got an apartment for a week and asked the owner how much for cash for two months. She didn't have any guests the next 50 days so I paid a very reasonable rate for that. Now when I go to Medellin, I'll stay there, and she gives me a good deal because we have a relationship. Some of the Airbnb owners would rather a long-term rental to save time and energy having to turn it over for guests.

Furnished and unfurnished can mean different things in other countries. There can be different standards and some places will be called furnished but will only have bare necessities and unfurnished apartments might not even have a stove, kitchen, fridge or other things you might expect. When you're renting make sure you know what you're getting.

## **Expats Bubbles**

Some people want to live around other expats, and some want a more local experience. I'm a fan of a mixed community. I don't want to feel like I'm surrounded by Americans but don't want to be on the other end of the spectrum either. There are a lot of areas in the world with no expats if you want to be the only American around, but that makes things a little more difficult because it's not set up for expat life. The Dominican Republic has a lot of expats, but most of us are in certain areas where the infrastructure is better and there's beach access.

## **John's Top 10 Countries For Veterans (in no order)**

- Philippines
- Mexico
- Dominican Republic
- Costa Rica
- Thailand
- Colombia
- Japan
- Panama
- Germany
- Argentina/Brazil Tie

## CHAPTER 14:

# COST OF LIVING OVERSEAS

**T**he rising cost of living in the United States and inflation are a big reason why veterans and military families are moving abroad. Life has gotten more expensive, too damn expensive and there's no way to sugarcoat it. Cost of living is always the first thing to consider when moving somewhere, I have no interest in paying \$4,000 a month to rent a shitty apartment in Manhattan and you probably don't either.

I'll lead by telling you that if you're rated 100% by the VA, you can live well in several countries around the world without working. If you're retired from the military AND have VA benefits, you can live extremely well in a lot of places. If you have VA benefits and work remotely, you'll be good to go. If you've got your VA benefits and some cash saved up, a rental property, or some ways to make some extra cash you'll be successful.

### **2024-2025 Average Rents From Around The World<sup>3</sup>**

- Brazil: \$736
- South Africa: \$843
- India: \$440
- Panama: \$1,229
- Madagascar: \$537

---

<sup>3</sup> Data From: [Cheapest Countries In The World Blog](#): Check to see fluctuations.

- Romania: \$784
- Portugal: \$1,180
- Nicaragua: \$742

My first recommendation is for you to head over to [Numbeo](#) to investigate some cost-of-living information. You can use their comparison calculators, to put in where you're at now and compare it to other locations. On my [Veterans Living Abroad blog](#) I try to keep fairly up to date cost of living information. Numbeo is consistently updated with changes to cost of living. It'll also get into some quality-of-life statistics like crime rates, taxis, traffic and pollution levels.

### Tips

- *You'll want to toggle the currency to dollars so you can get a better understanding.*
- *Play around with it and scroll through the costs of restaurants, utilities, apartments.*
- *City comparisons are better data than country comparisons*

The second cost of living calculator I use, which might be more helpful to veterans is [LivingCost.Org](#)- This link takes you to a cost-of-living calculator where you can insert your income. For veterans on a fixed income or using their VA benefits abroad this is particularly helpful. If your income is \$3,500 a month you can put that in and see what countries will work for you. It will also list countries from the most expensive in the world: Monaco to the cheapest: Pakistan. You probably won't be living in either of those places, but it'll give you an idea of the financial resources you'll need. They also have a comparison tool which can be valuable

If your budget is \$4,000 a month, then I wouldn't move somewhere that costs four grand to live there. Your costs will almost always be higher than what the cost-of-living calculators say, especially in the beginning. There's always a lot of debate about the cost of living and you can't always trust blogs and social media information.



### **Moving Abroad: The Financial Aspect by John Davis**

My first apartment in Bangkok was \$300 a month, but that was years ago, and that price doesn't exist anymore for that apartment. So be aware prices fluctuate over time, but the rule of thumb is that things generally get more expensive, not cheaper.

I try to be as honest as I can about cost of living but it's one thing that's impossible to nail down for people. Everyone has a different ideal quality of life and different spending habits. What works for some veterans doesn't work for others, if you've got kids, shop a lot, eat out every meal, or have expensive hobbies that changes things.

I have a friend who's a Marine who lives a block away from me in the Dominican Republic. He doesn't even have a TV in his apartment, and he doesn't drink alcohol. I pay for a Netflix account, order shit I don't need on Amazon, buy expensive vitamins, and purchase technology items. I also buy books and travel as much as I can. He doesn't do any of that and I don't think he's bought a new piece of clothing in like ten years. He lives like a monk, but I don't. We live in the same town, and I spend more than double what he does.

### ***How much money do I need?***

That's a different answer for everyone. I wish I could nail it down for you but using those cost-of-living calculators and your personal knowledge about yourself you'll be able to get an idea. Some veterans end up spending roughly the same as they do in the states because they live a higher quality life. If you live in Mexico you might decide to have a pool, a maid, and go out to eat all the time. A lot of veterans still will have expenses in the states whether it's debt, storage, child support, or whatever else. You need to be more responsible, not less with your money abroad.

## CHAPTER 15:

# FAMILY LIFE ABROAD

**W**hen I first began writing and talking about living abroad to veterans, I was surprised how many women and families wanted to make the jump. I assumed the majority would be single guys like me, but I was wrong. I've helped families of five plan moving to Costa Rica and talk to single mothers who are wanting to raise their kids elsewhere.

There are great schools abroad and there are more parents who are pursuing homeschooling. I worked with a dual veteran couple with two kids who simply realized that as a family, they never spent any time together. They were all hung up in the rat race, even the kids, and they wanted a slower paced, more family focused life. Moving to Mexico changed that and the kids learned Spanish, which is probably more valuable than learning algebra in this day and age.

### Expatica: Finding A School Program In A New Country

When kids are involved, the challenges and stakes are higher. You'll grow closer as a family, but it might be because of shared hardships and obstacles. My friend David moved to the Dominican Republic with his two sons. He said, *"I feel like I have more freedom to raise my kids the way I want, they're not as connected to screens as they were in the states and we're able to spend more meaningful time together."*

## Cons to Family Life Abroad

- *There's no automatic way to learn a new language, even for kids.*
- *Moving to a different city with a family is a challenge, triple those challenges abroad.*
- *Different academic standards.*
- *It can be intimidating for kids to make friends in different cultures.*
- *Your kids could resent you if they don't want to move.*

## Pros to Family Life Abroad

- *Your kids will become bilingual.*
- *More family friendly cultures.*
- *No school shootings.*
- *Less social pressure.*
- *Youth mental health is usually better abroad.*
- *Less focus on standardized tests (sometimes).*
- *Cheaper healthcare.*

## **International Schools**

Finding an international school for your children can be a daunting experience. Every parent wants the best for their child and there are some important things to consider when looking at international schools. A lot of families are disappointed with the state of American education. I've taught at international schools before and my master's degree is in International Education Policy. I can say with confidence that a lot of private, international schools are far superior to American public education.

[Check out this Checklist of visiting an international school.](#)

## 5 Fast Facts

- *English will be the primary language of instruction at most schools.*
- *Class sizes are generally small.*
- *The best international schools have great infrastructure from laboratories, playing fields, to auditoriums.*
- *International schools can be costly but often that cost is well worth it.*
- *International schools will be accredited, and students can still attend college in the U.S.*

If you're interested in researching some international schools, search this [international school's locator](#). International schools will have time for every student and a more STEM focus than American schools. Students are often held to high standards and teachers, parents, and administration are on the same page.

The schools are invested in the student's success and often work hard to get students in top tier colleges. International schools also can be more agile and thus better suited to the technology economy and towards employment. There's often a career and skills focus in international schools more so than in U.S. public education. They want to open doors for students' post-education.

### [Expatriate Child: Preparing Kids To Move Abroad Articles](#)

## Benefits of international schools

- *Provide a multicultural education, collaborating with students from a wide background.*
- *Improved language skills of host country and opportunities for in depth language instruction.*
- *An increased network of contacts for students.*
- *International and varied teachers.*

- *A curriculum more geared towards actual learning than anything else.*
- *Less behavior and safety issues than in American public schools.*

## **Countries With Great International Schools**

- *Switzerland*
- *Vietnam*
- *South Korea*
- *Portugal*
- *Thailand*
- *Spain*
- *Singapore*
- *UAE*

*Every country is going to have quality international education in big cities and expat areas. If you've got a family, school is a top priority, but private schools abroad are great and have so many benefits for American kids.*

### **[Here's a list of the World's Best International High Schools](#)**

Moving abroad with a family is challenging, but not impossible. For me, it was easier as a single guy to pack up and move abroad but for families it can look a lot different. Change is a lot bigger deal and more nerve wracking when children are involved. It can be hard to imagine how your kids are going to handle the transition or if you're making the best decision for them.

Get the kid as involved as possible in the process and take them with you on the trial run. If you frame moving abroad as an adventure and stay positive, it'll be an easier transition. Kids are visual creatures, show them pictures and videos of the new location to get them excited and to make it more real for them. Let them make some of the decisions to give them a grown-up feeling. It can also be

helpful to incorporate familiar routines abroad, like family movie night or keeping up with a nighttime bedtime story.

***Tip:*** Encourage the kids to ask questions. Let them be kids.

There's no instruction manual or step by step process to moving abroad as a family. There's additional resources and blogs for families in the resources section at the end of this guide. Locations greatly differ on their visa rules, healthcare, and culture. No matter how much preparation and planning you put into it, there's no such thing as a perfectly smooth family move abroad. There's bound to be meltdowns and relocating will challenge you as a family, as a single parent or will test your marriage. Connect with other families who have done it and are doing it through Facebook and expat message boards.

## CHAPTER 16:

# GI BILL ABROAD

**M**ore veterans are using their GI Bill remotely while living abroad or using it at schools in other countries. Using your GI Bill abroad can be a great way to further your education, learn languages, and supplement your education. Using your GI Bill abroad can at some institutions be seamless and at some institutions it can be more difficult. Lots of schools won't have any idea on how to do it.

Before enrolling in a foreign school, ensure they have been approved for VA benefits. If you can't figure it out, go to [AskVA](#) with the name of the school, address, AND the name of the specific program you plan to pursue. Then email: [federal.approvals@va.gov](mailto:federal.approvals@va.gov) with the school's name, address and program info. You'll get your [Certificate of Eligibility \(COE\)](#) just like you would in the states and the school will submit your enrollment with a 22-1999 form to the VA. This form is available to on campus VA reps, you can't submit it yourself.

*If you're planning on attending school, check out my book [Combat To College](#), a book to help student veterans be successful.*

To find an international school the VA approves of and most importantly will pay for check out this [International GI Bill Locator](#). You can select a country, hit search and it'll show you approved schools there. This is a good starting point if you're interested in using your GI Bill abroad. Then look up the institution and see if they have a VA certifying rep at the school. If they don't, you can contact them and if

they have no idea what you're talking about then I would move on. It's best to go to schools that have been through the GI Bill process.

*Keep in mind even if the institution is approved for GI Bill use, the PROGRAM must be as well.*

## **Basic Allowance For Housing (BAH)**

The current BAH rate abroad is a flat rate, and it comes in at \$2,355.00 for 2024-25. In the U.S. you get paid your BAH rate based on the zip code but it's different overseas. You still get the normal amount for books as any student in the U.S. To get this rate you must attend at least one class in person.

If you go to school remotely, like living outside the United States but attending an online school your rate is \$1,054.50 for 2024-25. That figure is half the national average, why do they make it half? I don't have a clue, it's dumb. Veterans deserve better. Check the current BAH rates depending on when you're reading this. It can go up or down.



## CHAPTER 17:

# LEARNING THE LANGUAGE

**M**y first abroad experience was in Thailand, and I walked out of my first Thai class after about fifteen minutes. Well, I waited for the first break and then didn't go back is probably more accurate. One was because I realized how freaking hard learning Thai was going to be and secondly because I knew I didn't want to live in Thailand forever.

Now that I've been in the Dominican Republic for a few years my Spanish has gotten pretty solid with some formal lessons but mainly informal learning. One reason I quit on Thai and stuck on my Spanish journey was because speaking Thai is useful in exactly one country, Thailand. I felt if I got good at speaking Thai then I would probably be there forever because what's the point of all that effort then going back to America or Brazil or wherever else. Spanish on the other hand is going to be useful in America as well as twenty-one other countries in the world.

Americans can prefer vacationing in places like England, Australia, Jamaica and anywhere where people speak English. Even if we do venture outside these English-speaking countries we go to resorts in Mexico where the staff all speak English anyway and we take excursions to snorkel, drink tequila, or shop in tourist strips. But even when I go to far-flung places across the world, I'm surprised that you can always find people that speak English.

My first night in Thailand there were a few people at the hostel bar talking and having a good time. One was from Germany, another Russia, and the last one was from India. Even though these people all spoke different languages, they were communicating in English. All of them and lots of other people around the world choose to learn English as their second language or third language.

I had traveled 24 hours to get there, was dead tired and amazed at this hostel in Bangkok, the first language I heard was my own. It gave me a sense of confidence traveling because English connects the world and is often the language of international business. That might be because Americans are kind of the only people in the world that speak one language, so the rest of the world has to accommodate us, or because we're a superpower, or because our culture is so strong. It doesn't matter how far you go; in the deepest reaches of Africa, you'll see someone with an NBA jersey on and everyone knows who the President of the United States is.

If you're serious about it, you can learn any language. There are an endless amount of language tools out there, I've used both [DuoLingo](#) and [Babbel](#) with success in my Spanish journey. Beyond that there's enough YouTube videos to last you the rest of your life. The best Spanish language lesson I've learned though is just by living, dating, eating, and exploring your country. If you're married and dating isn't an option, switch over the Netflix or Amazon Prime account to your target language and watch with subtitles. The more comfortability you have with a language, the better off you'll be when you start hearing it in person.

A lot of people judge themselves overly harshly when it comes to learning a new language. I was initially hesitant to try out my Spanish out in the world beyond the *Hola* or *Yo quiero un cerveza* conversations. I still butcher the Spanish language but I've kind of realized that there's no test involved. As long as people understand what I'm saying and I'm able to get by, then that's progress. Perfection is no longer something I'm really aiming for and when I accepted that life got a lot simpler.

Spanish speakers I've dealt with around Latin America haven't ever been critical of my Spanish, they see that I'm trying. I love it when someone gives me a small correction and always am grateful for their free lesson. You won't be corrected much though, even if what you're saying is wrong. People are far kinder and more accepting than you might think. But if you think about your own experiences in America with speakers of other languages, I'm sure you're not like *"no, you say it like this!"*

### ***Myth: I can never learn another language***

You can, if you believe you can. Some people might be more inclined to pick up language skills, but the truth is anyone can learn a new language.

### ***Myth: I can't move to this country because I don't speak the language.***

People move to America all the time without knowing the language, your ancestors probably came over without much English. I moved to Thailand and couldn't even say Hello in Thai, and I moved to the Dominican Republic after not thinking about Spanish since high school. If you're HS Spanish experience was anything like mine, you didn't retain much. The best way to learn is to go and embrace the learning process.

### ***Myth: I'm too old to learn a new language***

You might be too old to play in the NBA, or too old to understand the current slang but becoming proficient in a new language is possible at any age. I accept the research that says it's easier to learn a new language when you're younger, but so are a lot of things like running a marathon or even touching your toes.

English is so widely spoken you'll find it one of the languages in over forty countries. Younger people everywhere are likely to speak a little English from the internet culture, music, and Hollywood.

## English Speaking Countries

- *USA*
- *Antigua*
- *Australia*
- *Bahamas*
- *Barbados*
- *Belize*
- *Bermuda*
- *Botswana*
- *Canada*
- *Caymen Islands*
- *Dominica*
- *Fiji*
- *Gambia*
- *Ghana*
- *India*
- *Ireland*
- *Jamaica*
- *Kenya*
- *Lesotho*
- *Liberia*
- *Malawi*
- *Malta*
- *New Zealand*
- *Nigeria*
- *Papua New Guinea*
- *The Philippines*
- *South Africa*
- *Trinidad and Tobago*
- *United Kingdom*

## Tips

- *Learning a new language will help you meet people.*
- *It'll help you with cultural understanding.*
- *Know your motivation for learning the new language.*
- *Start with the 100 most common words and go from there.*
- *How do you say "x" is the most important phrase to learn.*
- *Make it fun for yourself.*

## You Can Do It, But You Don't Have To

The biggest falsehood I've encountered on my Spanish adventures is that people thinking it's native fluency or bust. What type of sense does that make? You can move to Japan tomorrow and study Japanese for five years but there's a good shot you won't reach perfect fluency.

I have a friend in the Dominican Republic who's a little older who kind of refused to try to learn Spanish. He'd say, well I'm too old and I'm never going to be able to understand it when they speak rapid fire at me. I told him, *"Sure, you'll never be fluent but why don't you just start by learning 50 words and go from there."* I knew that he already knew like fifty words and soon he was telling me he had gotten flashcards, and he was over 100 words without an issue. His Spanish still sucks but he's gained confidence and is continuing to improve.

If you're speaking in the wrong tense or not conjugating verbs correctly or you call lemons limes who cares? The simple act of communication requires a sender and a receiver, that's it. If you're receiving or sending, then you're doing something even if it's not always pretty.

Living abroad puts you in a position where you have to use the language to some extent, you can point and speak English for a while but after a bit you might want to order coffee in the native language. I remember my first time ordering a pizza over the phone, I rehearsed it and even had my laptop in front of me with my script. The person spoke English so it kind of ruined it, but I stuck with the Spanish and got it done.

## CHAPTER 18:

# THE BUREAUCRACY

**T**he most annoying part of the moving abroad process is the legalities, visas and red tape. When you first start to explore the bureaucracy of moving abroad it can feel like a bit much, but don't let it deter you. Every single country has their own system, unfortunately there are no universal policies. In the most basic sense, visas are the document that allows you to enter a specific country.

It's possible to live your entire life on tourist visas and never be more than a *"guest"* of another country. That's what I do now, and I don't have any restrictions. A lot of places allow you to stay a long time without worrying about the visa aspect, that's one thing that attracted me to the Dominican Republic. As Americans we have a lot of mobility and strength in our passports, not every country is like that so consider yourself lucky.

Americans getting deported is one of the funnier things to me and it occasionally happens. When it happens, you're also usually banned from reentering the country or have to pay exorbitant fees. To avoid the consequences, stay on the right side of immigration laws. The United States is uniquely friendly towards immigrants and has a foundation of welcoming people to our great country. All nations are not like that. Usually, they're looking for people who are going to clearly benefit their country and assimilate to their culture.

Sometimes, even when you do everything right things don't go your way and your visa ends up denied. For every rule, there is an exception and ways to work the system.

In every country the main concern is the financial aspect, they want to know if you have the funds to support yourself. Nowhere else has a sign that reads, "*Give me your tired, your poor, your huddled masses yearning to breathe free, The wretched refuse of your teeming shore.*"

Other nations want to know if you're going to be a burden or an asset. For a lot of countries that means the most important thing is money. Some countries have higher income thresholds and some lower, depending on where you want to go. They're happy if you're eating out, partying, and throwing your American dollars around.

## **What You Might Need**

*Criminal Background Check:* Nobody wants murderers and rapists within their borders, a lot of places will want to make sure you aren't wanted and haven't been found guilty of major crimes.

*Health Insurance:* Certain countries will want to make sure if you get very sick, they're not on the hook for your treatment.

*Vaccinations:* In certain countries you'll be required to show your vaccinated against certain things. Some places require shots Americans don't traditionally get such as the Yellow Fever vaccine.

## **Making it easier**

Money greases the wheels of everything. A lot of countries have citizenship by investment, or if you park a certain amount of cash in their banking system. Citizenship by investment is what it sounds, you buy a house, or a business and

they know you have money, so they want you there. If you've got some deep pockets, you can go about anywhere, nobody turns down cash. The more money you have, the less problems you'll have in your visa process and the less money you have the more obstacles you'll face.

## Visas

The biggest challenge in any expat's life can be figuring out the Visa process and staying somewhere legally. Many nations take their immigration policies and laws extremely seriously and you'll want to stay on the right side of the law. A visa gives you legal permission to stay in a country for a set amount of time and for a specific reason.

## Tourist

This is where I always recommend people to start. You're not supposed to work in most places when you're on a tourist visa, but obviously people do. You want to at least visit initially on a tourist visa before making any permanent moves.

***Note:** Most tourist visas require you to have an onward or return ticket. Get one you can adjust or cancel without losing money or roll the dice. They might ask for one, they might not.*

## Work

There's no cookie cutter, international standard when it comes to work visas. The requirements everywhere are different, and it depends on what your employment is. I had a work visa for teaching English in Thailand, it was pretty straightforward, and the school helped me out with the necessary paperwork. Most countries, unless it's a foreign company, lean away from hiring expats and some have to show why they are hiring you and not a local person.



If you have exceptional skills, from engineering to being an incredible artist it can be easier to land a visa. The United States give these based on “*exceptional ability*” which is how often celebrities or entertainers end up with an easy visa process.

The reality is if someone hires you, they usually have to prove that they can’t hire someone domestically for your role. If a local could do your job, then a lot of governments have rules that it has to go to them. Exceptions are things like chefs, teachers, and highly technical roles.

## **Working Holiday Visa**

This is traditionally designed for younger people to work within a country for a set period of time, usually a year. The programs and countries are pretty well-known so it’s easy to locate information and read about people’s experiences. Think of it like a study abroad program, but you’re working.

There’s also working holiday programs that you can join that streamline the process for you. Here are a few popular ones with solid track records. There aren’t many countries where Americans can do Working Holiday’s because they’re usually based around reciprocal agreements. As of now, Australia, Singapore, South Korea, New Zealand, Ireland and Canada are on the list for Americans but that might be different by the time you read this.

## **Resources**

- [Globalworkandtravel.com](https://globalworkandtravel.com)
- <https://welcometo.travel/>- Australia based
- [Bunac.org](https://bunac.org)

## Freelancer Visa

There are a lot of countries to choose from that offer freelancing visas and they're often adjusting requirements. This is for individuals that are self-employed and most freelance visas are valid for a few months to a couple years. For example, Spain currently offers a freelance visa if you can show you're making \$3,500 a month, Brazil is \$1,500, Argentina \$500 and Costa Rica \$2,500 as of 2024.

Freelancers and digital nomads aren't always the same thing, a freelancer is usually self-employed, and a digital nomad might work for a certain company. Freelance visas usually change more than other types because they're newer and countries are introducing them and adjusting the requirements.

## Education

Studying abroad isn't just for kids, education is a lifelong endeavor. If you have the opportunity to formally study abroad, go for it. Being a student also plugs you directly into a community, provides structure, and is a great way to meet people. It can also lead you into a work visa and help you network within the country if you decide to stay long-term.

If you're an academic, studying something or teaching it can make the visa process easier if you're working with or for an academic institution. But like anything, there's ways around things for example [Thailand offers a self-defense visa](#) if you're taking Muay Thai or fitness classes.

## Retirement/Pension

A lot of countries will refer to a retirement visa as a pension visa. You'll need to demonstrate that you earn a certain amount of money monthly from your retirement and that differs country to country. In Latvia it's \$1,125 dollars a month and in Dubai over \$5,000. Countries can also have age requirements to qualify for any retirement options and those can change over time. Thailand's minimum

retirement age is fifty whereas Costa Rica has no minimum retirement age. As veterans we tend to retire earlier so I would look into retirement age restrictions in your ideal countries.

***Note:*** *Some countries are happy to treat your VA benefits as a pension.*

Retirement visas are generally what other countries want from their expats. You're spending money there and not working so you aren't taking employment from anyone else. It's generally seen as a positive thing from other nations, they want your dollars. A military, police, or similar retirement will qualify you to live in a lot of different countries.

## **Digital Nomad**

A digital nomad is someone that works remotely outside their home country using technology. This is getting popular, because if you're solely working from your computer then you'd probably rather be on a beach somewhere. These are popular with younger people who are into slow travel and don't plan on staying anywhere forever.

Around fifty countries offer some type of digital nomad option and will run you anywhere from like \$150 to \$2,000. A digital nomad job is location-independent and generally more flexible. Some jobs will not permit you to work abroad so check with your employer if you're working remotely.

### 5 Things to Know about Digital Nomad Visas

- *Income requirements vary country to country*
- *You need to have a job you can do from anywhere*
- *There can be tax implications depending on your location*
- *Different time zones can throw a wrench into things*
- *You can do digital nomad visas with family as well*

## Purchase Citizenship or Golden Visas

As you have no doubt figured out by now, money makes life a lot simpler, and you can add citizenship to the things you can buy with a credit card. Some of these places are going to require things like a clean criminal record and for you to demonstrate you didn't make your money in an ill-gotten manner. The upper levels of the rich might buy foreign citizenship for tax reasons. This is something you can go ahead and buy but you can also get it through real estate investment, starting a business, purchasing government bonds, or even a donation to a government supported program. Many countries offer this as an option, and it can be a fast path to long-term citizenship.

## Missionary/Religious

If you'd like to go spread the good word, of whatever religion you engage in then a religious visa might work. Usually, you'd do this through an international religious organization, the Mormons are famous for going abroad on religious missions. Some mission organizations have age restrictions.

### International Mission Organizations

- [World Race](#)
- [World Missions Alliance](#)
- [Send International](#)

## Dual Citizenship

If you're interested in getting a second passport or dual citizenship that doesn't necessarily mean you need to give up your American passport. You can still vote in U.S. based elections and yes, you can still pay your taxes.

## More

There are more types of visas and lots of countries are offering more attractive visas every year. Once you narrow d own where you might like to live you'll have to see which visa type appeals to you. Don't be intimidated by the process, it's like paperwork in the military - it's a pain in the ass but there's no way to avoid it.

## CHAPTER 19:

# SAFETY ABROAD

**I**t might not seem like it based on the news and social media, but the world is a safer place today than it's been in the past. Safety is a top concern of any traveler and something to be taken seriously. It might surprise you how safer other places feel compared to U.S. cities. We lose more Americans in America to violence and drugs than we ever did in the War on Terror. Similar to as in the states, violence abroad is usually contained to specific areas.

Friends and family are going to think you're walking some tight rope of death moving abroad. Maybe at any instant you'll be kidnapped or killed. Half of my friends and family probably thought I'd be dead or have something awful happen to me living abroad. Thus far nothing has happened to me, knock on wood. Think about your safety concerns with a realistic perspective. One thing that's sure to decrease moving abroad is your risk of getting shot. No doubt there was a mass shooting within the last month in the states, no matter when you're reading this.

Don't think moving abroad means you'll be in some safe zone where nothing bad can happen to you, expats can be targets. A lot of people will assume you have more money than you have and that can be an attractive opportunity for pickpockets or scam artists.

If you ask a taxi driver to take you to a bad side of town to buy drugs in Mexico in the middle of the night, then your risk factor shoots up. Staggering home drunk isn't ever a good idea, although admittedly I've done it in a few places around the world. Safety concerns aren't really a valid excuse for not moving abroad.

### [Expatriate Woman Website: Connecting Women Worldwide](#)

Where I live in the Dominican Republic is incredibly safe, but there are areas in the country that are higher risk. I don't go to those neighborhoods or areas, same as I avoid high crime areas back home. When you open up your phone to look at the news in foreign lands it might make you nervous but remember the old news adage "*if it bleeds, it leads.*"

When I talk to people about crime abroad versus crime in America my first thought is usually the unpredictability and randomness of American crime. Crime overseas kind of makes sense to me in certain areas, whereas violence in America can be incredibly random. For example, mass shootings in malls and schools and violence in subways, or car jackings in parking lots.

Americans sort of live in an irrational state about our mortality. Other cultures seem more accepting of the inevitable fact that we're all going to die one day. If you haven't come to terms with it maybe now's the time. One day your number is going to be up and what you don't want to go to the grave with is regrets.

## **The Victims**

I don't want to blame the victims but there are cases abroad where Americans are kind of asking for it. When I was in Colombia everyone was making a big deal of this American getting killed, people were concerned and thinking of heading back to the states. It made international news and people were talking about how Colombia was turning unsafe. Then I learned the guy had been drunk at 3am and followed a random taxi driver to go buy cocaine somewhere and started a fight

over the price. That's the kind of stuff that can get you in trouble in the states and nobody can help you if that's the type of activity you're engaging in.

I've had one girl in a bar in Costa Rica clearly try to pickpocket me while another girl distracted me. When I travel in new areas, I pretty much always wear pants with zippers, not only to thwart people like this chick but also so my stuff doesn't fall out of my pockets.

They were a pretty good team, and the girl didn't seem embarrassed to be caught either. Chances are they probably pay off the bouncers to work the tourist crowd but who knows? In Colombia I've seen a guy spill someone's drink and a second guy snatches the bag and disappears. In years of travel these are the only incidents I've had. I've never been attacked, stabbed, shot or robbed but I work to not be a target.

## Safety Tips

- *Keep your wits about you, don't be drunk in strange places.*
- *Don't walk around flashing cash or a new fancy iPhone.*
- *Resist walking around with headphones on, it can make you less aware.*
- *Walk with your bag away from the street, so no one can snatch it driving.*

## Top 10 Safest Countries

- *Singapore*
- *Iceland*
- *Denmark*
- *Finland*
- *Switzerland*
- *Norway*
- *Austria*
- *Sweden*
- *Ireland*
- *Japan*



## The 10 Most Dangerous Places To Live

- *Somalia*
- *Yemen*
- *Afghanistan*
- *Sudan*
- *Haiti*
- *Mali*
- *Chad*
- *Congo*
- *Niger*
- *Libya*

You should trust your gut instincts when it comes to safety, if something feels off then it probably is. You can buy a money belt if it feels better. Lots of travelers wear them and there are some good ones out there. The biggest threat you'll face abroad is most likely pickpockets, so don't keep everything in one place. Because then if your wallet is stolen or lost, then you lose all of your cards and cash. I have two credit cards and they're never together; one is in a money clip and the other is in my wallet.

- *Don't look like you're lost. Be confident and alert.*
- *Only use ATMs that feel secure or within banks.*
- *Don't wear expensive jewelry.*
- *Only use official taxis or transportation.*
- *Check maps beforehand to become familiar with an area.*
- *Travel with someone when possible.*
- *Find up to date safety tips from people in the area.*
- *Understand exchange rates so you don't get ripped off.*
- *Get portable chargers if you're traveling for long periods of time.*

People are often worried about someone stealing their passport, but honestly passports aren't really stolen much. Because what is someone going to do with an American passport with your face and information on it?

There's not going to be any *Mission Impossible* stuff where they wear a mask of your face and sneak into the United States. People are more likely to steal your cell phone than anything else, because that's valuable and they might be able to get at your data if you don't have it properly safeguarded. The one exception to the rule is the police, if a corrupt police officer gets ahold of your passport, he or she will definitely charge you to get it back. Don't give copies of your passport up to anyone, have a digital or paper copy for everything abroad.

*Money, phone and passport are your most sensitive items. Protect all of them.*

## CHAPTER 20:

# MENTAL HEALTH FOR VETERANS ABROAD

**S**elf-care becomes more important abroad and I mean that in every sense possible. Physical, mental, emotional, and even your spiritual health are all things to give serious consideration to. Living abroad calls for you to take more personal responsibility for your mental health situation. You might not have certain support networks, friends and family or resources overseas. You can't go to a VA hospital and check yourself in abroad. There are very unique and specific mental health challenges that come along with moving and living abroad that are vital to prepare for and expect.

That's partly why I'm writing this and why I decided to make it a free resource. It's especially vital because I know a lot of veterans are moving abroad with already existing PTSD.

Moving abroad is something that can create a lot of internal turmoil. Leaving America yanks you out of your current support system and can put you in a new area without your old friends or family. That's why it's important to build community abroad and to even get started on that mission before you board a plane.

The combination of being in an unfamiliar place and having problems can be a tough adjustment for veterans. Getting yourself in and maintaining a routine can be a valuable tool to protect your mental health. I've found living overseas to be healthier and more peaceful, but I've witnessed veterans engage in personally destructive behaviors abroad as well.

## 12 Tips for Veteran Mental Health Abroad

- *Get Connected: Join an expat social network, or club.*
- *Volunteer: Search for volunteer opportunities in your new location.*
- *Connect with nature and green spaces.* • *Exercise.*
- *Manage your expectations. Life isn't perfect anywhere.*
- *Keep in contact with loved ones back home through technology.*
- *Discipline yourself with alcohol and unhealthy behaviors.*
- *Get over your FOMO of events in the states.*
- *Embrace new experiences, fill your time productively.*
- *Remember it's okay to be homesick.*
- *Enjoy the little things.*
- *Give yourself time to adjust.*

Being overseas isn't an escape from your problems, but it can give you a new perspective on them. Stressors like visa problems, language barriers, culture issues, and loneliness are serious issues that shouldn't be taken lightly. Isolation is an easy trap to slip into when you're living abroad. Although I'm not a mental health professional, you can reach out to me if you need someone to talk to. On my blog I have some article about mental health as well over at [www.johnhdaviswriter.com](http://www.johnhdaviswriter.com) and share resources on my social media.



## Expat Burnout

Sometimes you're going to feel like you need a break from the world or need a hard reset. That's what going back home for a time is for. Expat burnout is something that happens to everyone who lives abroad, you even get tired of going to the beach after a while. You also tend to over-schedule yourself and overindulge. You don't need to do everything at once, and you don't need to say yes to every invitation.

## When You're Struggling

- *Be gentle with yourself*
- *Embrace your emotions, don't hide from them*
- *Enjoy your back home comforts abroad*
- *When you feel lost, get into nature*
- *Place importance on your sleep*

## Mental Health Resources

This is a list of [Mental Health Apps](#) for veterans you can look through. They all function on iOS and Android and include a [PTSD Coach App](#), [Military Sexual Trauma App](#), [Mindfulness](#), and more. There are many other Apps for mental health, I've always believed in the power of affirmations. Check out my book [365 Days of Veteran Affirmations](#) by yours truly to boost your daily mental health.

The Veterans Crisis Line through the VA is always available, and you can chat, text, or call them. Check out [Military OneSource's services](#) that are confidential, short-term and 100% free. What I love about them is the different categories of support including relationships, family, money, and major changes. There are many other digital resources available for veteran mental health, you can reach out to people you served with, talk to your therapist, *and you can always contact me if you need to talk.*

## Recognizing Culture Shock

- *Anxiety*
- *Loneliness or feeling like an outcast*
- *Bad sleep patterns or routines*
- *Lack of motivation and feeling inadequate*
- *Big personality changes*
- *Lack of appetite*

## CHAPTER 21:

# FINANCIAL MISTAKES AND SCAMS TO AVOID

**T**here's a lot of financial mistakes we all make in life. Everybody wastes money they shouldn't, and we underestimate our spending. Moving abroad is one way to save money but that doesn't mean everything is always going to be cheaper. You do need to be careful abroad, especially in the technology world and avoid common pitfalls and scams that occur in the expat community.

### **Here are 25 mistake to avoid on your expat journey**

1. *Buying property you've never seen in person.*
2. *Not canceling subscriptions or memberships in the states.*
3. *Exchanging cash at the wrong places i.e. Airports.*
4. *Overindulging when you first move abroad.*
5. *Closing all your U.S. banking and credit cards at the same time without thinking about the impact to your credit score or your ties back home.  
Don't make fast decisions.*
6. *Losing money on transfer fees through Western Union, MoneyGram or other services. Sometimes this is unavoidable and that's part of expat life.*

7. *Decline currency conversion and pay in local currencies with your card or at atm's.<sup>4</sup> DO NOT LET AN ATM DO A CONVERSION FOR YOU.*
8. *Not having a will or estate plan figured out. Nobody plans on dying abroad, but the future is always uncertain.*
9. *Lack of an emergency budget. Always have an escape route, savings account, and backup plan.*
10. *Paying for a car in the states you aren't driving.*
11. *Forgetting to call banks and credit card companies before traveling*
12. *Putting all your cards together and losing your wallet or purse.*
13. *Not getting the best international plan for your phone or getting hit with global roaming.*
14. *Not knowing about the tipping culture where you're going.*
15. *Having a credit or debit card with foreign transaction fees.<sup>5</sup>*
16. *Overpaying taxes or underpaying taxes.*
17. *Thinking everything is going to be cheaper.*
18. *Focusing too much on the short term and ignoring the long game.*
19. *Forgetting about debts in America.*
20. *Keeping too many expenses back home, like not canceling your gym membership.*
21. *Dining in tourism hotspots.*
22. *Forgetting your banking information, pins, passwords, etc.*
23. *Dating the WRONG person. (This is kind of a financial mistake anywhere, but it deserves mentioning.)*
24. *Not keeping up with your credit situation, getting your identity stolen while abroad. Continue to monitor your accounts closely.*
25. *Not keeping yourself occupied in your new country and spending money for no reason.*

---

<sup>4</sup> To understand this read [With or Without Conversion](#) and [What You Need To Know About ATM's Abroad](#)

<sup>5</sup> [NerdWallet: Best No Foreign Transaction Fees Credit Cards](#) and [Finance Buzz: Top No Foreign Transaction Fee Credit Cards](#) – I don't recommend one credit card over another.



## **10 Scams To Avoid Abroad**

1. *In Thailand for example, foreigners can't own land and houses. So occasionally men will date a Thai woman and put the house in her name, once it's all built and paid for, she kicks him out. Be careful who you enter into romantic relationships with abroad, a lot of foreigners might look at you like dollar signs. **There are tons of scams in online dating.***
2. *Don't ever send money to someone overseas that you haven't met in person.*
3. *Be careful over public wi-fi. That information can be intercepted.*
4. *Juice Jacking – Someone loading malware or spyware onto public charging stations. Think of like public charging stations in train stations, you plug your phone in waiting for a train and someone steals your data.*
5. *The police robbing you. It's common in Mexico for example for a drug dealer to sell you drugs then tell on you to the police. Then the police will either say "pay up, or you're going to jail." That'll sound like, "paga tu vas a ir a la carcel."*
6. *Scams and cons will often front as charities. In Cambodia they have these fake orphanages where you'll think you're donating to these kids, but the kids just come by when the tourists are traveling through.*
7. *Sob stories: Children might approach you and say things like, "I'm so hungry" and "My mother is sick." You'll see disabled people begging and panhandling.*
8. *Not asking the costs of things beforehand and then getting ripped off. This happens with taxis frequently but also at bars. Bars will often attempt to dramatically overcharge tourists, and sometimes pretty girls will work at the bar and get you to buy them overpriced drinks.*
9. *You traveling abroad can make your family susceptible to scams too. The Grandparents Con is when someone calls or messages your family*

*pretending to be you, or that you need help and to send them money. Now this is common on social media. I've had someone make fake Instagram and Facebook profiles of me and ask people to send them money.*

10. *ATM Withdrawal scams, where a card skimmer is installed, and your pin and account information are stolen. Use ATMS within banks, that have cameras and are well-lit.*

Everyone knows not to exchange money at airports, but people still do it so obviously the message isn't getting through. I say that because financial mistakes are something we all make. Experience is often the best teacher, and no one is above making bad financial decisions.

If you want to give back when you're traveling or living abroad, do it through legitimate means. I never give money to kids or parents begging with children, that's a rule I have. Beware certain people, charities, and groups abroad will take every dime from you if you let them.

## CHAPTER 22:

# YOUR NEW HOME

**I**f you feel panicked right away, that's normal. Be kind to yourself and just take your new life abroad one day at a time. A lot of homesickness might hit you that first week like a truck. Everything new around you will make you crave something familiar, when I first got to Thailand after a few days I went and found a McDonald's. I don't even like McDonald's, but it felt like America to me and gave me a little comfort. That first week and first month make self-care a priority.

You've created a new life for yourself and you're in a brand-new country. You're officially an expat and can add it to your resume of life experiences. Your past doesn't control you anymore and you're living in the moment. A lot of American life feels like you're always looking backwards or forwards and not appreciating the present.

Moving doesn't make you a new person. But it's one of the biggest changes you can make to shift your life in a new direction. You're still you but your life will never be the same again. There's no running away from your problems, they follow you wherever you go. However, changing your environment can change you.

Whoever you say you are, you sort of are in your new location. People don't know you or know anyone you know so the you that you put forward is the only one that exists.

You can be someone with more patience, kindness, discipline or whatever it is you want to be. You can be more introverted or extroverted, Whatever version of you that you want to be you can be, how cool is that? You can't instantly change who you are but if you want to be someone who's a fitness fanatic, golfer, baker or whatever else there's nothing holding you back from being that.

It might seem like weird advice but first start in your new environment as a tourist. Go take some walking tours, look up the top things to do there and do all of them. Search Airbnb experiences and formal tours in your new area and learn everything from the ground up. These people can be a wealth of knowledge and great people to start off knowing. The professional tour guides usually love where they live, that's what led them into their profession and often speak multiple languages.

Visit museums and explore the history of your new location. Learn about the local life and visit small businesses in the area, introduce yourself to strangers and ask them about life.

## Questions to ask locals

- *What's your favorite thing about living here?*
- *What's something tourists don't know about in the area?*
- *What do you think is the best restaurant/coffee shop/grocery store?*
- *What do you wish people knew about this place?*
- *Where's the best place for me to live around here?*

You won't learn the ins and outs of the place without asking questions. Do some people watching your first few months and learn about their holidays and customs. One small reason I love living abroad is because I can celebrate all the holidays in the Dominican Republic and the holidays I grew up with in the United States. I remember feeling stupid asking my Dominican friend what he was going to do for Thanksgiving, like *duh John Dominicans don't do Thanksgiving*.

## Culture Shock

Everything feels brand new and foreign because it is brand new and foreign. You're in a new country and some small things will stand out to you. Some of these things might even bother you or make you uncomfortable. Focus on the positive, not what is missing to reduce homesickness and don't idealize our life back home. Get to know a variety of different people and try to be outgoing.

*You might even experience reverse culture shock when you go back to America, like coming home from a military deployment.*

## New Location Tips

- *Find out where to go if there's an emergency, locate the closest hospital and where the American embassy is.*
- *Get together with other expats, start by meeting people from Facebook groups.*
- *Balance yourself and find your healthy equilibrium in your new home.*
- *Expect to feel homesick now and then*

## Nothing Is Forever

There might come a time when you need to go home. You might have an unexpected life event, illness, or other unforeseen circumstances. Moving back home after living abroad can be tough, you go through a reverse culture shock. A lot of expats never want to think about going back to America because they love their lives abroad, but sometimes things go wrong. Some adventures come to an end, a lot of people choose to live abroad for a few years and then feel the pull to return to America. Sometimes the longer you're overseas, the harder it becomes to move home.

You'll always view America differently after living abroad and it'll take time to adjust if you move back home after living abroad. Many expats end up living in the states for a while before heading back overseas. Sometimes things don't work out and there's nothing wrong with that.

## **Creating your new routine**

Other expats are busy too, just as busy as they were in America but it's a different kind of schedule. Your daily itinerary is fuller of social activities, you have scuba dive trips, tee times, dinner parties, concerts, and festivals. It's going to include more things you want to do instead of what you need to do.

1. *Wake up at the same time.*
2. *Set a schedule.*
3. *Develop a fitness routine.*
4. *Set small goals.*
5. *Make your new life fun.*

**You made it, congrats. You're living a new and exciting life. You're a veteran expat, you've done something most people would never dream of doing.**

# CONCLUSION

**I** wanted this guide to be your jumping off point, to open your eyes to the idea of living abroad. Before taking the jump yourself, there's more country specific homework you'll need to do, and everyone's situation is going to be different. What's worked for me isn't going to work for everyone.

I went back and forth a million times between selling this and making it free. I thought it would go against what I'm trying to do if I made it into some pay to play eBook or sold it as some fairy tale coaching program. I made it free because it's my mission in life to help my fellow veterans.

I'm frustrated with the rising individualism of America, the political class, and military leadership. I'm mad about the lack of accountability for so called important people and Generals and the over-accountability for the little people and Privates. I'm not pleased with the direction the military has taken in recent years regarding some things, but the military will always mirror society.

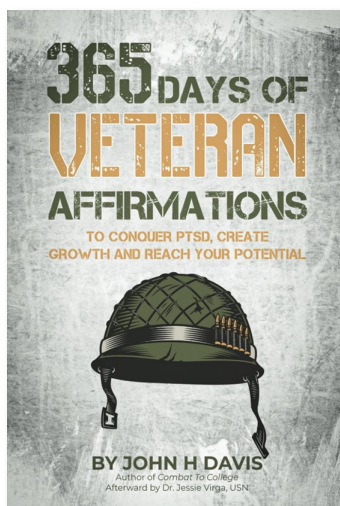
I do know that during my service and yours we were sent on a roller coaster of incoherent policies in our conflicts. We, as defenders of the republic, deserved better than what we received from our politicians and leaders. We didn't fight wars for twenty plus years to live in a country at war with itself. America made enormous demands of us, we deployed over and over again and paid the cost. We kill ourselves at rates higher than our battlefield enemies ever could. There was no winning our war and now we're left wondering what it was all for. *If anything, it was for one another.*

I stumbled into veterans abroad stuff and I truly appreciate the positive response, emails, and messages I've received from veterans. I even appreciate the negativity because it lets me know I'm onto something. I realized there was a big gap of information regarding supply and demand of veterans living abroad content and information.

I appreciate all the help I can get to provide resources and information to our brother and sister veterans. If you've got resources, I should share on social media or include in my work please reach out. If you're a veteran living abroad, connect with me on social media so we can support one another.

I love America, her ideals and the constitution. Like most veterans I'm honored to have worn the uniform and fought for my country and its values. I really miss a lot of things about the Army, especially some of the people I served with. Writing is a solitary process, I appreciate you taking this ride with me.

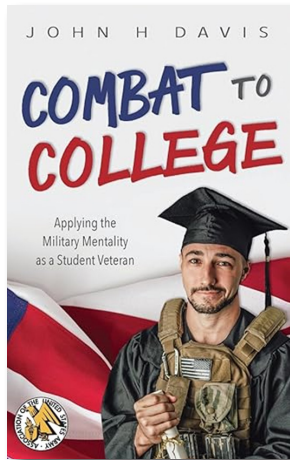
***If you've made it this far...I'd appreciate your support by checking out my other work.***



*365 Days of Veteran Affirmations* is an affirmation every single day for the veteran community. Every month has a theme as well as opportunities for personal reflections. The affirmations are written with military culture, references, and values. Affirmations are a powerful mental health tool, and a daily affirmation is the right way to start your day, conquer your goals, and heal.

**[Buy It On Amazon Here](#)**



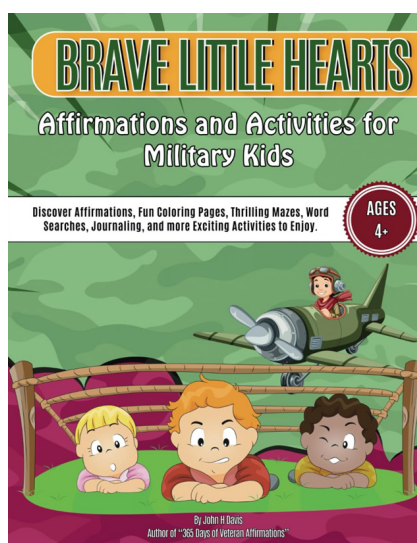


*Combat to College* is the guide for student veterans who want to win the college battle. Utilize the unique skills and discipline you gained in the military to succeed in higher education. In ten straightforward lessons you'll learn how to be successful in higher education and set yourself up for success after graduation. You've earned the GI Bill, and now it's time to grit your teeth and use it.

[Buy It On Amazon Here](#)

Taking the *#FreedomChallenge* puts your self-growth in your hands. It's 90 days separated into three phases to push you to uncover your potential and boost your physical, mental, and emotional fitness. When growth is the goal, comfort becomes the enemy, and this challenge gets you uncomfortable as you pursue your best self.

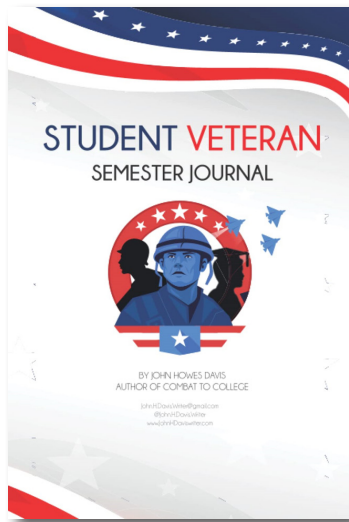
[Buy It On Amazon Here](#)



Discover a wonderful world of affirmations written for military children, coloring activities, mazes, and word searches.

*Brave Little Hearts* has fifty awesome affirmations written directly for military children. These affirmations children can color, create, and say out loud. These powerful and fun affirmations are written with military culture for families that serve.

[Buy It On Amazon Here](#)

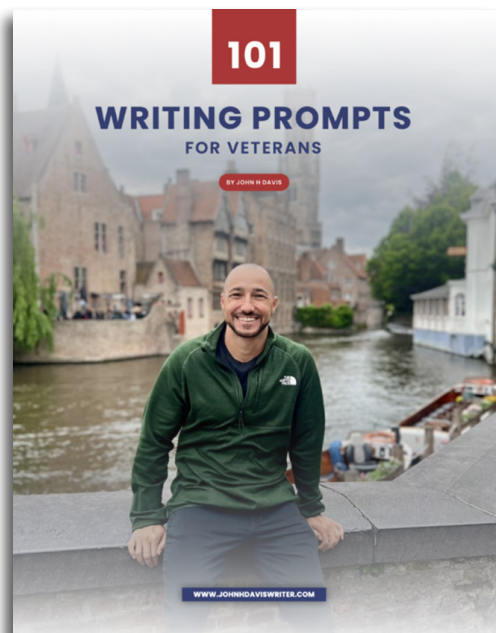


This journal will guide student veterans through a 16-week semester. Veterans will set their semester goals and lead themselves to achieve them. Each week has motivation, tasks, tips, schedules, and self-growth.

[Buy It On Amazon Here](#)

*101 Writing Prompts For Veterans* is a free resource for veterans. These writing prompts are designed around the military and veteran experience to get you thinking about your past, present and future.

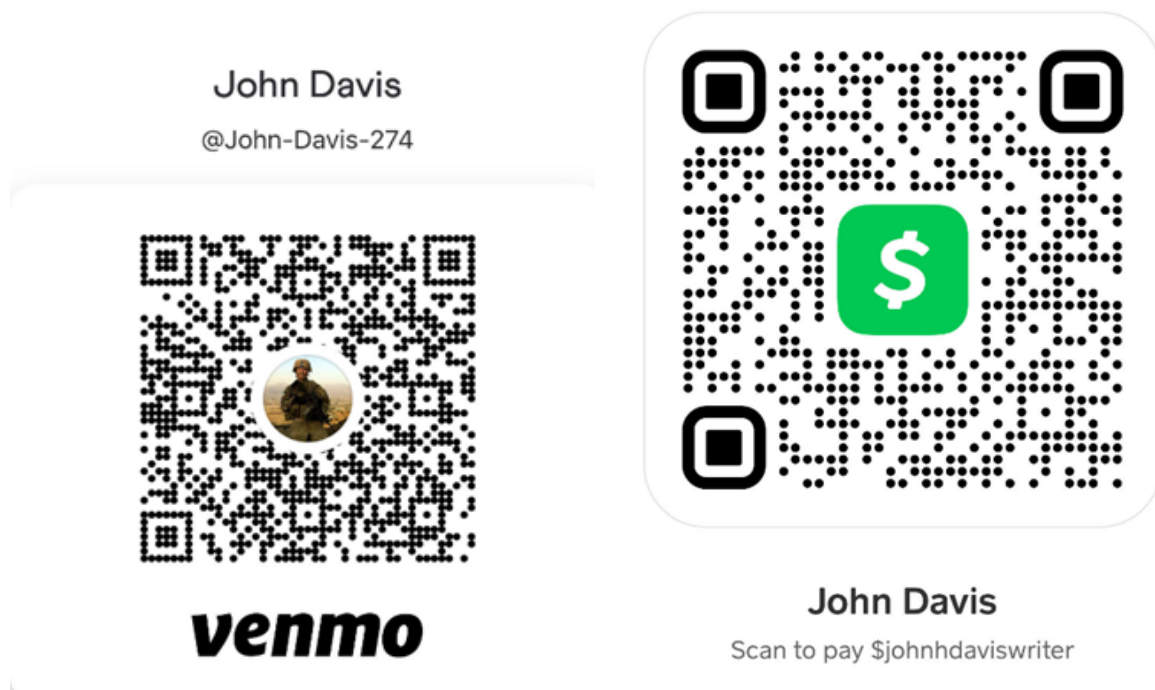
It's *FREE* to download and print on my website. [Get writing and get it here.](#)



# SUPPORT

I'm on a mission to become a voice in the veteran community. I'm looking to go on podcasts, write articles, help my fellow veterans. Like you, I've had friends that have taken their lives and I've struggled as a veteran. I don't view living abroad as some magic cure to the problems in the veteran community, but it's something I'm encouraging veterans to look into.

On my website I have many articles about living abroad and will be posting more on my [Veterans Living Abroad Blog](#). If you could share one of my articles or this guide on your personal social media, I would be grateful. We live in a social media world and there's no ignoring that so following, liking, sharing, commenting is appreciated.



*If you'd just like to send a genuine thanks and buy me a beer,  
you can send \$5 through Venmo or CashApp.*

I'm easy to track down if you have questions or comments through my website or social media. I try to respond to every message and email as long as it's not weird, if I don't respond the first time sometimes messages get lost so just shoot me another one or reach out on another platform.

For speaking engagements and media inquiries reach out to me at [John.H.Davis.Writer@gmail.com](mailto:John.H.Davis.Writer@gmail.com) or through social media.

If you're ready to conquer the world, go do it. I got your back.

**Your Friend,**

*john*



# RESOURCES ABROAD

**T**here are an endless list of expat blogs, resources, and books. It can be a useless job to pursue too many specific recommendations because websites close, monetize, or stop updating. There are a few established and trustworthy sites I'll share with you. If you do have a resource that people should know about, you can let me know.

## **Veteran Travel Resources**

**Pop Smoke Military Travel**- This is the best site for a lot of military travel stuff. You'll want to read their sections on **Space-A Travel**, **Living Overseas**, **Veteran Travel Tips**, and a lot more. Pop Smoke also has a **FB page** that does a lot of info on Space A, **Instagram**, and most importantly their flagship **FB Group of Military Retirees and Veterans Living Overseas**.

**CrewDogs**: Crewdogs is a newer travel resource, think of it like Airbnb but only for the veteran community. Check it out for your travel needs. Here's their **Instagram**.

**LiboRisk**: Liborisk is a travel community for the military. They do veteran retreats and are a cool ass organization. If you want to travel and connect with other veterans, I'd check them out. Here's their **Instagram** and **Facebook**.

**Armed Forces Vacation Club**: Discount resort stays for the military community. Free memberships, check them out on **Facebook** as well.

**MWR Lodging:** Resorts in vacation destinations for the military community.

- [\*Shades of Green: Orlando\*](#)
- [\*Hale Koa: Hawaii\*](#)
- [\*Edelweiss: Germany\*](#)
- [\*Dragon Hill Lodge: Korea\*](#)
- [\*New Sanno Hotel: Japan\*](#)

## For cheap travel

[NomadicMatt.com](#) - who's a person I first started reading when I started budget traveling. He also has a book on traveling for \$50 a day but with inflation it's probably higher now.

[CheapestDestinationsBlog.com](#) is updated regularly on how to travel for less and has lots of abroad resources and articles.

[Postcard Academy:](#) A blog with travel info, tips, and destinations.

## Expatriate Resources

- [Immigrant Invest:](#) *If you want to look into citizenship by investment.*
- [Expatriate Forum-](#) *A community for expats.*
- [Reddit Board on Expats](#)
- [Expatriate Woman Forum](#)
- [Expatriate Arrivals](#)
- [Internations.org](#)
- [Sirelo.org – International moving quotes](#)
- [Passportindex.org – Passport Comparisons](#)

## Current Prices

- [PriceofTravel.com](https://www.priceoftravel.com)
- [Numbeo.com](https://www.numbeo.com)
- [NerdWallet.com](https://www.nerdwallet.com)

## Where To Stay

- [Agoda.com](https://www.agoda.com) - *Often sites like Expedia won't have deals with certain hotels*
- [Hostelworld.com](https://www.hostelworld.com) *is what I use for hostels. They also have a great app with a lot of reviews and recommendations.*
- [CrewDogs](https://www.crewdogs.com): *Like Airbnb for the military community.*
- [Comprehensive Guide To Finding An Apartment Abroad](#)

## Families Abroad

- [Expat Child](https://www.expatschild.com)
- [Family Abroad](https://www.familyabroad.com)
- [Abroad Wife](https://www.abroadwife.com) : *Europe*
- [World Family Travel Blog](https://www.worldfamilytravelblog.com)
- [Wes.Org](https://www.wes.org) – *North American Credential Evaluations*

## Family Articles and Content

- [17 Best Countries To Relocate To With Your Family](#)
- [What Parents Need To Know Before Moving Their Family Abroad](#)
- [Youtube: Moving Abroad With Children Video](#)
- [Youtube: Living Abroad With A Family](#)

# ABOUT THE AUTHOR

John is a combat veteran and an award-winning author. He served with the 101<sup>st</sup> Airborne Division as an Infantry Squad Leader before medically retiring from military service. John's spoken to congress as a legislative fellow for the Veterans of Foreign Wars and the Student Veterans of America. He holds a bachelor's degree in history from St. Joseph's College in New York and a master's degree from Harvard.

John has dedicated himself to veteran advocacy and has written for military publications, blogs, and magazines. John currently lives in the Dominican Republic where he writes about veterans living abroad, volunteers, and hangs out on the beach. He loves to travel, a good bourbon, fitness, and tattoos. Find all of John's books and resources for veterans at his website and keep up with his travels and work on social media.

