

THE GUIDE FOR VETERANS MOVING
ABROAD
VOLUME 1



By John H Davis

M. Ed Harvard

Ret. SSG U.S. Army

A ONE-WAY TICKET OUT OF THE SHITSHOW

Veterans living abroad isn't a new thing but in recent years our numbers are exploding. War on Terror veterans are ditching the United States in favor of other countries. This is history repeating itself, after the Vietnam War a large contingent of veterans opted to move abroad after being mistreated. My generation of veterans are leaving for a variety of reasons. **The rising cost of living, political division, constant stress, mass shootings, and the advent of remote work are pushing veterans to wonder if a better life might be the veteran expat life.**

This guide is designed to be an evolving resource for veterans. I'm creating this because I believe that sometimes for your life to change, your environment must change. I also believe that you cannot heal in a toxic environment. Plants and veterans can't grow in toxicity. **Moving abroad isn't about healing PTSD, it's about finding happiness, living an adventure, getting a fresh start, and having a higher quality life.**

I'm writing this from my own personal experiences of years of living abroad. When I left the United States, it was like a weight was lifted from my shoulders. I want to share that with my fellow veterans and the idea that veterans can live healthier and happier outside the country we fought for. Living abroad is something most veterans don't consider, and a lot don't understand. **Veterans are uniquely suited to living abroad, we're international citizens from our military experiences, adaptable, and we know how to take care of ourselves.**

Being a veteran expat isn't about recreating your American life in a new place, it's about creating for yourself a new life. We all get three lives, a pre-military life, military life, and a post-military life. You deserve peace and happiness post-military. America hasn't always kept its promises to its warfighters, the government asked my generation of veterans to accomplish the impossible. We were told to find WMD's that didn't exist Iraq and win the War on Terror in Afghanistan, an unwinnable conflict. That's why we must be there for ourselves, and we must be there for one another. **We've seen enough war; we deserve peace and maybe we have to leave to find it.**

I'd like to encourage you to email me information you think would be useful for Volume Two of my guide if you live abroad and resources that would help out fellow veterans. I'm going to do a few volumes or update it as necessary. I'll do my best to make it comprehensive, accurate, and helpful. I'd like this to turn into something that connects veterans abroad and provides valuable resources to help veterans live the lives post-service they deserve. **Please contribute your knowledge because it's a big world and I'm just one soldier.**

On my [Instagram](#) and [TikTok](#) I'll continue to post living abroad content so follow me on there. Send me your abroad resources at John.H.Davis.Writer@gmail.com so I can include them. If you find something here that's incorrect, broken links, or the rules have changed - let me know.



This is going to have my own opinions and biases, as well as a few curse words here and there. I'm not creating this to sell it or do anything other than help veterans. There are zero affiliate links here, no sponsorships, and minimal bullshit. Everything is based on my own experiences, research, and interviews as well as the input of some veteran friends. It's starting small but will grow with the input of the veteran expat community.

One reason veterans struggle when we transition out of the military and end up in ***Veteran Purgatory*** is the growing divide between the military and civilian populations. *Veteran Purgatory is an unhealthy mental space, where veterans are out of the military but don't feel comfortable in civilian life.* Some of that is because military values aren't the values that American citizens prioritize. We're about community, teamwork, duty, and purpose. Civilians are more individualistic than ever. We've slipped far away from JFK's "ask not what your country can do for you, ask what you can do for your country." I mention this because I live in the Dominican Republic – God, family, and community are all very important in people's day to day lives.

I want to scream at every veteran: before you take your life...before you swallow those pills or pull that trigger – come here to the Dominican Republic and I'll put you on a beach, do some nature therapy, and hand you a cold beer. Disconnecting from the stress of the U.S. can be healing. My plan is to eventually get into veteran mental health retreats abroad once I get sponsors and some resources. I'm painfully aware that 22 veterans kill themselves every day because some of my battle buddies that I fought alongside in Afghanistan have taken their lives. I don't see the government doing enough to fix the mental health crisis in the veteran community. The battlefield can take a lot of different forms, for a lot of us our battles out of uniform are the most difficult. This guide is my attempt at helping a few of my brothers and sisters in my own way.

Veterans leave everything better than how we found it, we volunteer more than anyone, we prioritize respect and live our values. I don't know if living abroad is for you, but it's something to consider. A lot of the veterans I meet abroad aren't only surviving, they're thriving. If you've never thought about living abroad before, now seems like a good time. Let's fucking gooooooooooooooooooooo.

CONTENTS

- Myths About Living Abroad
- Cost of Living
- Costs of Moving Abroad
- Healthcare Abroad
- Visas
- GI Bill Abroad
- Languages
- International Schools
- Working Abroad
- Mental Health Abroad
- Cons of Moving Abroad
- Safety for Veterans Abroad
- Country Specific Resources¹
- Colombia
- Costa Rica
- Dominican Republic
- Mexico
- Panama
- Philippines
- Thailand
- Turkey
- Veterans Abroad Resources to Know
- Expat Resources
- Thoughts from John
- How to Support

¹ Contact me to submit a country guide or information to the *Guide For Veterans Moving Abroad Vol 2*.

10 MYTHS ABOUT VETERANS LIVING ABROAD

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."² 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 the phone or zoom anyway. When I go back to the states, I'll plan any VA appointments that I need to do around my visit.

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 like there is in America, 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. [WiseVoter](#) puts the U.S. at #30 globally. 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, Vietnam, or Argentina that live well off that amount. But it takes planning and effort. 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

² [Source – VA Website](#)

relocate abroad and there are lots of resources like [Expat Child](#) and [ParentHood4Ever](#) that are geared towards family expat life. Military families are flexible and capable of living abroad.

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 to escape what I view as a negative environment in the U.S.

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.

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 here only speak English. Plenty of expat communities around the world people get by with English. Today's world of google translate and technology make living 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 fulltime vacation and at times it can be more stressful, not less.

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.

COST OF LIVING

Financial health is a big part of mental health and when you're not stressed about the bills, you can enjoy your life and heal. The rising cost of living in the U.S. is one of the biggest reasons veterans are moving abroad. If you can move somewhere and enjoy a higher quality of life at a lower cost, it is what it is. With the current economic climate of the United States, a lot of veterans are evaluating where to go and **cost of living is the first thing to consider.**

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.

My first recommendation is for you to head over to [Numbeo.com](https://www.numbeo.com) – This link will take you to a comparison calculator where you can put in where you're at now and where you might want to go. You can also look at [my country guides](#) to get general information and some of my budgeting. Numbeo is consistently updated with changes to cost of living. It'll also get into some quality of life statistics, crime, pollution, taxis, and even traffic.

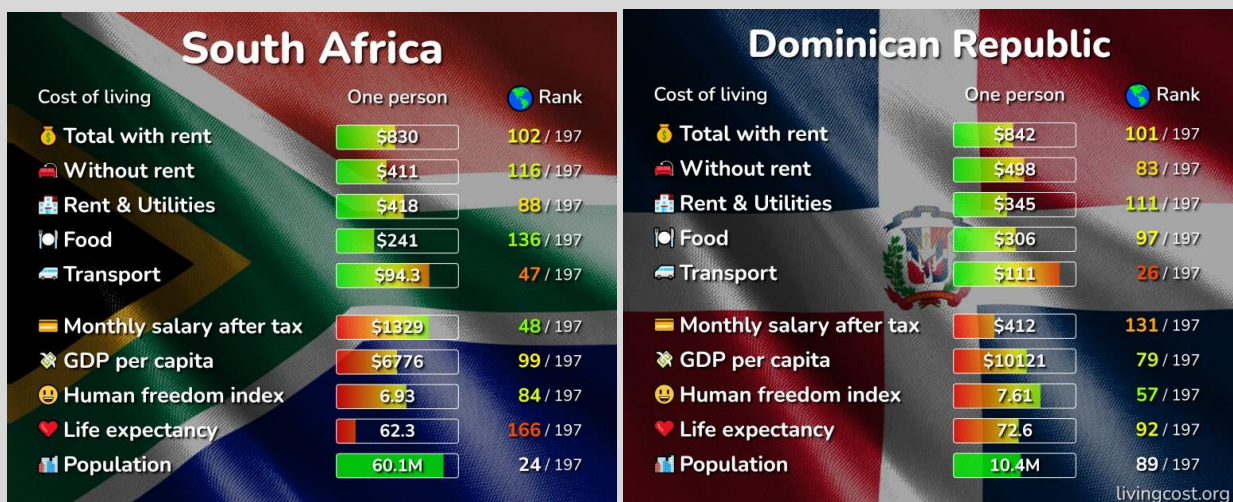
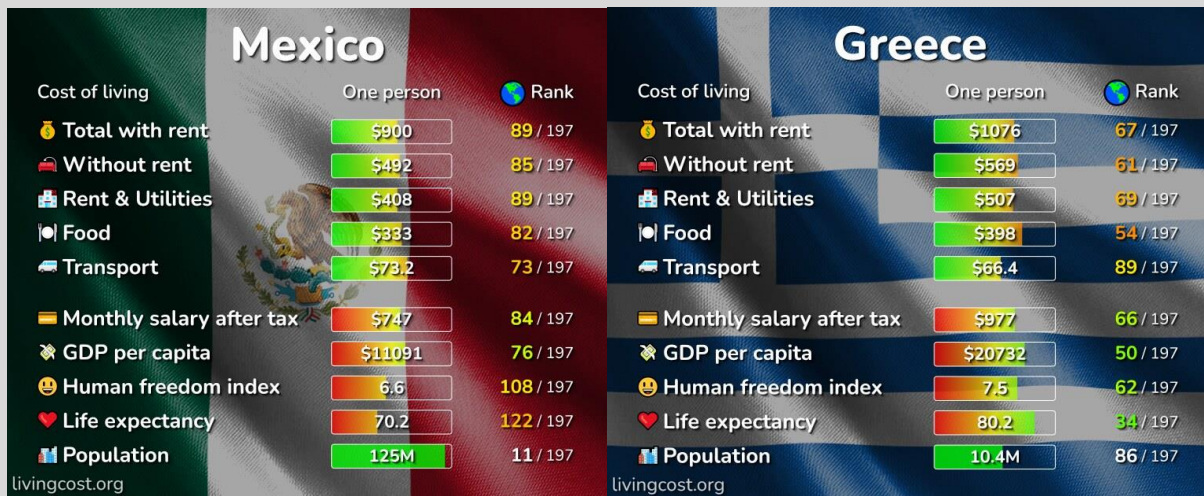
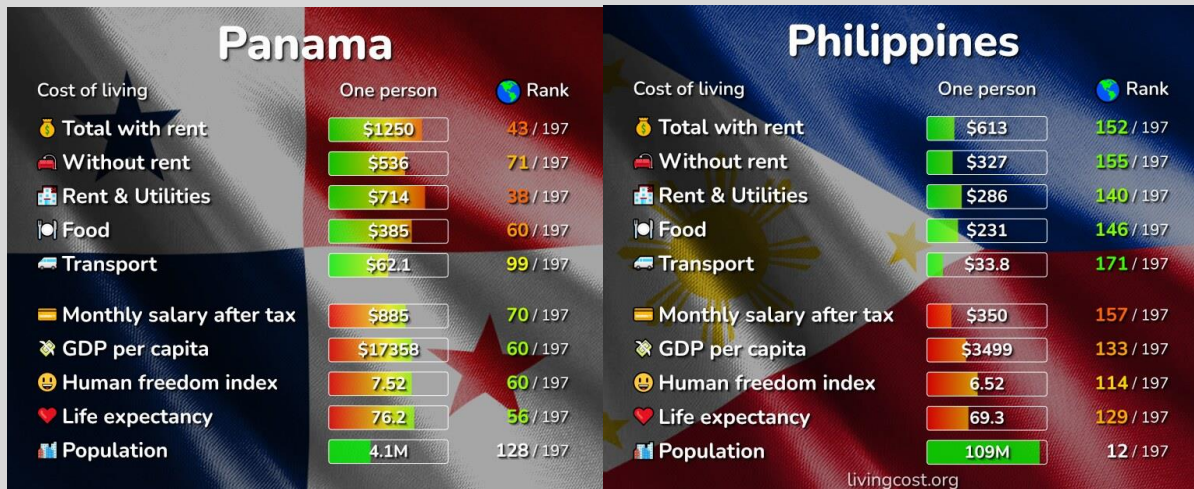
Tips:

- 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](https://www.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; I'm giving you more of similar resources for comparison.

Financial problems and debt can lead to poor mental health and exacerbate PTSD symptoms. For some veterans, money stress is more difficult than our combat experiences. Despite this, the military fails at providing financial education and resource to enlisted soldiers. Veterans who struggle with money issues are going to be worn down and burnt out. These connections between financial health and mental health are cyclical, as being broke can lead to poorer mental health which can then lead to even worse financial health which can lead to greater depression. Moving abroad doesn't cure everything, but a lower cost of living has the potential to put you in a better position financially. Which then can lead to a more resilient mental framework and ease your anxiety and mental health around money. The reality is, the best things in life are free...and living abroad reminds you of that.

Here's an idea of some of the data you'll see on Livingcost.org



Note: These are country averages. Life in bigger cities and expat areas will be more expensive than what's listed here: My recommendation is to add 10% to every cost-of-living calculator.

The third cost of living calculator I'll throw out for the hell of it is Expatistan.com

Here is a link that'll take you to [Cebu City, Philippines](#) information on Expatistan and tell you the cost of living there. They also have a link where you can buy a salary report. Don't do that, it won't be worth it. If your budget is 3,000 a month, I wouldn't move to a place that these sources say costs 3,000 a month because your costs will always be higher, especially in the beginning. There is undoubtedly a Gringo/Farang tax abroad. If I ask a price for something they are going to quote me higher than a local. That's the reality of life abroad, you'll make mistakes and then learn from it.

The longer you live somewhere, the cheaper it's going to get because you'll figure things out. You'll eat more locally, you'll stop overpaying for things, and you'll gain financial experience. To get some current up to date info, you can look up Facebook Expat groups for where you're interested in living. Every single area on earth will have FB Expat groups from [Cancun](#) to [Japan](#). This is where you can connect with people living there, ask questions and get accurate info from veterans on the ground there. Some areas also have Veteran Expat groups, such as [American Veterans in the Philippines](#).

Tips

- *Don't be afraid to ask stupid questions on expat FB Groups.*
- *Currencies can fluctuate.*
- *Getting cash abroad is the bane of veteran expats. There are always conversion fees, atm fees, transfer costs, and every place is going to be different.*
- *You'll want a credit card that has no international fees. Here's a list of from [Nerdwallet](#) of credit cards with no foreign transaction fees.*
- *Download a currency converter app on your phone. There are a bunch of them, I use Xe.*

Cost of living is one thing that is complicated for me to answer but everyone asks. Because every veteran has a different ideal life and spending patterns. I live in the Dominican Republic, and I have one Marine buddy who doesn't drink, lives in a small studio and is probably the happiest guy I know. He spends a third of what I do every month and lives a block away. I pay for Amazon stuff, subscriptions, drink expensive bourbon and am not as disciplined with cash. On my website in my [country guides](#) I try to post my personal budget for each country that I visit. I also spend money on supplements, gyms, tinder dates, and technology items you might not need.

How much money do I need? Is 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.

COSTS OF MOVING ABROAD

A lot of times we think about cost of living abroad and forget the cost of moving. I want to make sure to cover this because your upfront costs are always going to smack you in the face if you aren't prepared.

Shipping your bullshit

I'm going to tell you what I think; toss your stuff in your mother's basement or in storage or something. You don't need to bring abroad everything you own. Don't bring stupid things like pots and pans, it's going to be cheaper to buy them abroad. Everything is cheaper outside the U.S. anyway. If you do want to ship your car and belongings and life you can look at this [international shipping container](#) source. But it's going to be costly to ship any large items abroad. Look up some different sources on shipping, I don't know much about that because I've never shipped anything. You learned in the military how little you need to be happy.

Airplane Ticket

Kind of a given, because you have to pay for where you're going but you need to calculate it into the costs.

Visas

This is going to vary from country to country. Ballpark you'll be around \$150-500 depending on where you want to go. Like any bureaucracy, there are always extra fees.

Initial Housing Costs

Abroad, cash is always king. There's not always the same credit and background checks you're familiar with. My first apartment in Thailand I looked at, the guy said \$350 a month and I gave him the \$350 and he said he would text me in a month. Then he texted me and came by to pick up the cash 30 days later and that was pretty much how it went until I left. Some places will want a security deposit, and there will be extra costs for internet and electricity and such. You can expect extra costs in the beginning.

Cell Phone

Cell phones can be remarkably cheaper in other places. Different countries have different options, I still pay for a Verizon International plan because I travel a lot and hate switching sim cards. It's not as big of an issue as you'd think. Here's a link for the [best international plans](#) and some general info.

Transferring Money

The best thing to do is set up a local bank account and do an international transfer from your US bank to that bank. ATM fees are high, conversion rates are never in your favor, and every country has a different preferred method of getting to your money. Transferring money is a pain for every veteran expat and you lose a little money getting at your money.

HEALTHCARE ABROAD

Healthcare abroad is one of those things that the more you read about it online, the more complicated it will seem and it's one of those things where everyone's selling something. 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 three dollars.

For 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 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 solid 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.

You can get up to a 90-day prescription from the VA and sometimes more. I'd recommend you do that before going abroad if you're taking medication. I'd also take care of all your medical needs beforehand, don't go abroad with one pair of glasses or something and break them the first week. If you're currently enrolled in a stateside plan, contact Tricare overseas for authorization before routine treatments abroad.

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?

A lot of veterans I work with sometimes lack confidence in Tricare or maybe just find it too confusing at times when using Tricare Overseas. If you want to buy personal additional insurance, that is a personal decision. Tricare is one of those things that kind of takes time to learn and get better using, it's a skill that takes some effort when you want to live overseas. Most vets shouldn't need additional coverage but peace of mind is important.

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 situation there is no Tricare network provider near you, you'll want to find a local clinic you like and then pay the bill and submit a claim for reimbursement. I'd recommend getting into expat networks to see what hospital or clinic in your area other expats, preferably 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

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, it's always better to enroll before going abroad. 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.

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. 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. You can of course do your claims abroad as well and put in further and supplemental claims, I just think it's better to get done before leaving the U.S.

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. I've heard of lots of veterans who have had problems with it but haven't experienced any myself.

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 is for service-connected healthcare, not general healthcare.

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 good if you're traveling through multiple countries or nomadic.

VISAS

A visa is an official document that allows the bearer to legally enter a foreign country. There are many different types of visas around the world. As an American, there are a lot of countries you can enter visa free. To see the complete list of countries as an American where you'll need a visa and how long you can stay without needing one - check out [Passport Index](#).

Countries you can enter 180 days with no visa required

- Albania (360 days)
- Antigua and Barbuda
- Armenia
- Bahamas (240 days)
- Barbados
- Belize
- Canada
- Central African Republic
- Costa Rica
- Dominica
- Dominican Republic
- Fiji (120 days)
- Georgia (360 days)
- Jamaica
- Mexico
- Palau
- Panama
- Peru
- St. Kitts and Nevis
- St. Vincent and the Grenadines
- United Kingdom

If you want to stay in a country long-term, you'll end up doing some kind of Visa, dual citizenship, or do border runs. Many countries offer what's called a Visa on Arrival. It just means you don't need to worry about a visa in advance of travel. Whenever thinking about moving to a country, it's best to make an extended visit first on a tourist visa to explore if it's for you. Especially if you haven't spent a lot of time somewhere- never move blind to a country without having spent time there. Unless you're a little crazy, then I guess you can say fuck it and go for it.

Every visa is going to be different and depending on lots of factors from your age to how long you're planning on staying. Every country will offer multiple types of Visas and they create new categories or types to attract different types of visitors, retirees, and expats. One reason I choose to live in the

Dominican Republic is there's no visa required, and I can stay as long or as short as I feel like without getting tied down in bureaucracy. Processing times for visas vary from country to country to visa type.

Common types of visas for veterans

Tourist Visa: for short stays, usually you'll only need proof of an onward or return ticket.

Business Visa: for when you're conducting business in another country.

Medical Visa: for getting medical treatments in other countries.

Work Visa: for legal work in a country, usually varies 1-3 years.

Student Visa: for studying or attending school in another country.

Nomad Visa: for those working remotely.

Retirement Visa: for those looking to retire abroad, lots of countries offer different options.

Renter Visa: for people under retirement age looking to rent in a foreign country for an extended period.

Visa Run

A visa run is a common term in the veteran expat world. It's a process you'll go through to stay for longer than your original visa allows. A visa run is crossing a border into another country and then coming back in order to reset your time. In some situations, you can just cross the border and then head right back, in other situations you'll have to stay 24 hours in the other country. Typically, you do a visa run to a neighboring country or wherever is cheapest to get to. A visa run can also be called a *border run*, especially when you just run to a nearby border and come right back.

How does it work?

When you leave the country, an immigration official will stamp you exiting. Then your passport is stamped again when you re-enter, this gives you a fresh start and resets your time in the country to day 0. You can exit from any land, air, or sea border as long as you get the stamp and re-stamp.

Example

In Thailand you only get a thirty-day stamp on a normal tourist visa. On day 29, you fly out of Thailand to go to Cambodia. You spend a weekend there exploring and then return to Thailand where you get a fresh 30 days.

I know veterans are visual, here's a map from [HandyVisas](#) that shows what countries you'll need a visa beforehand to go to, where you can get a visa on arrival and where you don't need one as an American.

GI BILL ABROAD

More 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 difficult. Lots of schools won't have any idea on how to do it and because the VA can be difficult to work with, a lot of schools give up or don't bother. The maximum payout per year for the GI Bill abroad is going to be \$27,129.05. There won't be yellow-ribbon schools so any costs over that, you'd have to pay.

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 with the school name, address and program info. You'll get your Certificate of Eligibility (COE) 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.³

Finding a school

To look at which international schools the VA approves of and 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.*

BAH

The current BAH rate abroad is a flat rate, and it comes in at \$2,109.00. In the U.S. you get paid your BAH rate based on the zip code but it's different overseas. It's a flat rate and if you attend at least one class in person you'll get \$2,109.00 for your BAH. You still get the normal amount for books as any student in the U.S.

If you go to school remotely online, your BAH will be at the online rate which is \$1,054.50. This is still significant and a good way to supplement your benefits abroad. Making a thousand bucks to go to school online a few hours a day isn't a bad deal. Check out my article, [Networking for Student Veterans](#) as well as my journal: [The Student Veteran Semester Journal](#) if you're a veteran attending college.

³ On my website, I have a free [Coaching Resource For Student Veterans](#)

LANGUAGES

A lot of veterans are under the idea you can't move somewhere if you don't speak the language. But plenty of people move to the U.S. and don't speak English and get by. When I first moved to the Dominican Republic, I didn't speak any Spanish. Now, I'm halfway decent at it but still far from fluent. A lot of expat areas are going to have high fluencies of English and there are plenty of veteran expats where I live that speak zero Spanish.

The best way to learn any language is immersion but I really like both [Duolingo](#) which is kind of like a game on your phone. If you're planning on moving to another country, I'd look into practicing a bit every day on this. You can also switch your Netflix over to another language and read the subtitles, that'll get you more comfortable hearing it.

In some areas, you'll want to speak the language if there's not a high percentage of English speakers. In some countries like the Philippines, Belize, Jamaica, Panama, etc you'll be fine with just speaking English. Some languages are obviously a lot more difficult than others. I walked out of my Thai class in fifteen minutes but I'm still plugging away at learning Spanish. You're going to naturally pick up a little bit no matter where you go and learning a new language can be rewarding. Even learning key phrases will earn you the locals respect and putting effort forward is important. Learning a small amount can be an enormous help.

Here's an [English proficiency index](#) by country. You can check out where high levels of English are spoken, but lots of areas have expat areas or touristy areas where you'll be fine with English. Don't let not knowing the language prevent you from moving, the best way to learn it is to move. When you're learning another language, be patient with yourself and don't worry about sounding or looking stupid.

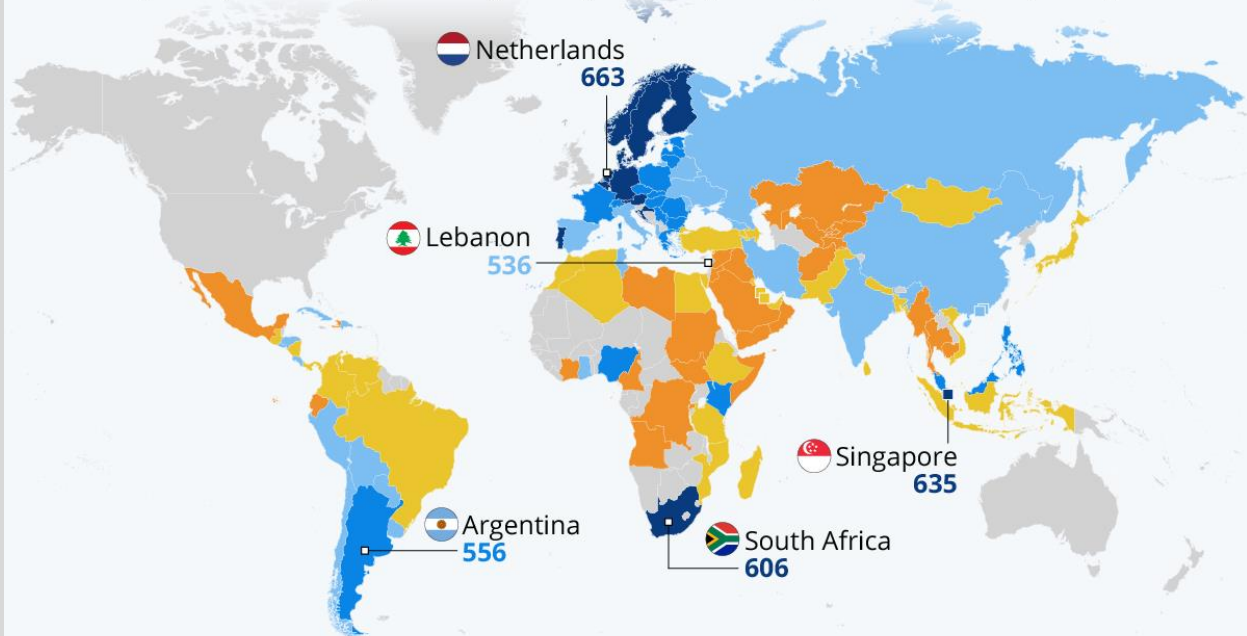
Another application I have on my computer is [Babbel](#) which is a good application for learning. In today's world you can communicate through Translator apps like google translate if you need anything. It's pretty simple to ask someone a question and just show them it on your phone or play the translation for them. You can also just show people a picture and they will be helpful, if you're looking for a landmark, bathroom, or pharmacy just pull up a picture of it and they'll point you in the right direction.

- 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.

English, The Global Language?

Worldwide English proficiency levels by nation in 2021 (in index points)*

- Very high (600+)
- High (551-599)
- Moderate (500-549)
- Low (450-499)
- Very low (<450)



* Only countries with English as a foreign language included.

Based on EF SET tests of 2 million adults (aged 18+) across 112 countries.

Source: EF English Proficiency Index 2021



statista

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. Not every educational institution in the world measures up and a lot of veteran parents have gotten fed up with American public education. I've taught at international schools before and my masters degree is in International Education Policy. I can say with confidence that a lot of private, international schools are far superior than American public education. Check out this [Checklist of visiting an international school](#).



ME TEACHING IN THAILAND

5 Fast Facts

English will be the primary language of instruction.

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.

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.

If you're interested in researching some international schools, search this [international schools 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 can be more agile and geared 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.

WORKING ABROAD

There's no clear model for veterans to find work abroad. Every veterans' 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. Sometimes working is more about being productive and healthy than making money abroad.

Here is an [overseas job posting list](#) where you can scan jobs. With the start of remote work, lots of veterans who are working remotely choose to live overseas because why not? Networking, whether you're in the states or abroad is important to finding jobs. You should have a profile on [LinkedIn](#) and start looking at international job listings or remote positions. You can google "overseas job fairs" with regions and it'll show you job fairs in areas you might be living in or interested in moving to. There are recruiting agencies that help job seekers find international work you can investigate.

If you're a veteran with some skills, you can work as a freelance digital nomad. Lots of these veterans do coding, graphic design, copyediting, or other digital work. You can sell your skills on places like [Fiverr](#). The digital age isn't coming, it's already here. If you're a nerd, you might as well monetize your knowledge.

It can admittedly be a challenge to sift through all the nonsense when you start looking into working remotely. I'd think about your skills first, then how to apply them to earn income. If you start researching remote jobs, you'll undoubtedly come across a lot of things that feel like a scam or require upfront costs. You'll also find online coaching people who'll probably have stupid advice on how you can earn like 100K working 4 hours a day or something. If things seem too good to be true, they most likely are when it comes to online work. I think investing your money is important, and if you can rent out property you own that's smart.

Work abroad as a teacher

Teaching abroad is probably one of the most common jobs. You can get yourself a TEFL or TESOL certificate and teach English in other countries. Within this there are opportunities for more money such as tutoring. Most overseas teaching certificates you can do in a month, and you don't need a bachelors degree although it helps. You can also teach online and check out the [15 Best Countries to Teach English Abroad](#).

International Teaching Links:

- [Teachaway](#)
- [GoOverseas](#)
- [TeachingAbroad](#)

Remote Job links (mostly all tech roles)

- [Jobspresso](#)
- [RemoteOK](#)
- [Remote.Co](#)
- [RemoteTechWork](#)
- [SkipTheDrive](#)
- [StartUS](#)
- [WeWorkRemotely](#)
- [WorkingNomads](#)

WWOOFing started over fifty years ago and is in 130+ countries. You choose the country and can search hosts and it links you with farming and ecological opportunities. If you want to work on a farm, check out [WWOOF](#).

Volunteering Abroad

Volunteering abroad can be a transformative experience, veterans volunteer more than civilians and we should be proud of that. You can give back, create positive change in the world, and gain skills and experience. I've had the opportunity to volunteer a lot of different places. Veteran organizations around the world like the VFW's and American Legions abroad do a ton of incredible volunteer work.

Tourism Jobs

- ✓ Bartending
- ✓ Hostel Employee
- ✓ Tour operator
- ✓ Cruise ships
- ✓ Fitness instructor
- ✓ Dive instructor



VOLUNTEERING AT A HEALTH FAIR IN SENEGAL, AFRICA WITH [FOHSEN](#)

If you have connections on working remotely, run a business abroad, or can contribute to this section reach out to me. If you have ways veterans can earn extra income abroad, let me know and I will include them on future volumes. I get a lot of veterans who contact me about earning extra money to supplement their income abroad and want to be able to connect veterans with solid resources that aren't scams or bullshit if I can.

MENTAL HEALTH ABROAD

Veteran expat depression is something that can affect veterans abroad. Isolation, culture shock, stress, and loneliness can all be challenges to overcome. You might feel pressure for everything to go perfect, but life isn't perfect. You have to take responsibility for your own mental health abroad more so than in the states because the same support networks might not be there.

The unique and sometimes unexpected challenges that can come from living abroad can lead to mental health issues, especially if you already are struggling with PTSD. Moving abroad is something that can create a lot of internal turmoil and rediscovery which isn't always an easy process. Leaving America can also pull you out of your current support system and place you in an area where you don't have one. That's why it's important to build community abroad and even get started before you go.

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 away isn't an escape from your problems, but it can give you a new perspective on them. Living abroad can ease your mental health issues but it can also exacerbate them as well. 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.

My Story

For me moving abroad was a net positive in my mental health. Every veteran has a living abroad origin story and in the beginning of the pandemic I was living in Boston. The gyms shut down, the bars shut down, I was locked in my room and couldn't even get a date other than zoom. I already was struggling with my PTSD, sleep issues, and the challenges I know you might have faced too as a veteran. I had a friend I served with who lived in the Dominican Republic. I saw when I was shut away in my apartment, he was on the beach partying on social media. I messaged him, booked a ticket and I didn't realize it at the time, but it turned into a one way trip.

I found peace swimming in the ocean, meeting veteran and retired cop expat friends, and exploring the island. I started sleeping better, feeling reenergized, and finding more creativity and passion. I started writing more, getting into nature therapy, and I realized how much an unhealthy environment can lead to an unhealthy mind. I stopped needing the medication that I'd been on for years and felt like I was waking up into a new life. Eventually I started spreading the message of veterans living abroad and I was surprised how many veterans wanted to escape the U.S. It's been fulfilling for me to provide resources and information for veterans.

I do miss things about the states, but I can still get my amazon packages, watch football, and go home when I miss my mom. For too long I put my health in the hands of the VA, now I work to be the director of my own therapy. I continue to work out, volunteer with a local boxing club for kids, work on my computer, hang out with my friends, and stay connected to the veteran community. I am a no wife, no kids, no pets, no problems type of veteran and living abroad suits me.

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 [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.

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, major changes, and more. 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. You aren't alone, you aren't ever alone.

On my blog I have several mental health articles for veterans: [Nature Therapy](#), [Slow Living](#), [Tattoo Therapy](#), and more. Listen to some veteran podcasts, read some books, and continue to work out.

CONS OF MOVING ABROAD

Any life changing experience is going to have its disadvantages and drawbacks. It's important to talk and think about these things before moving abroad and not just think about the positives. It's easy to focus on the cheaper living, disconnecting from the states, and fun parts about moving abroad and overlook the cons.

10 Cons of Moving and Living Abroad

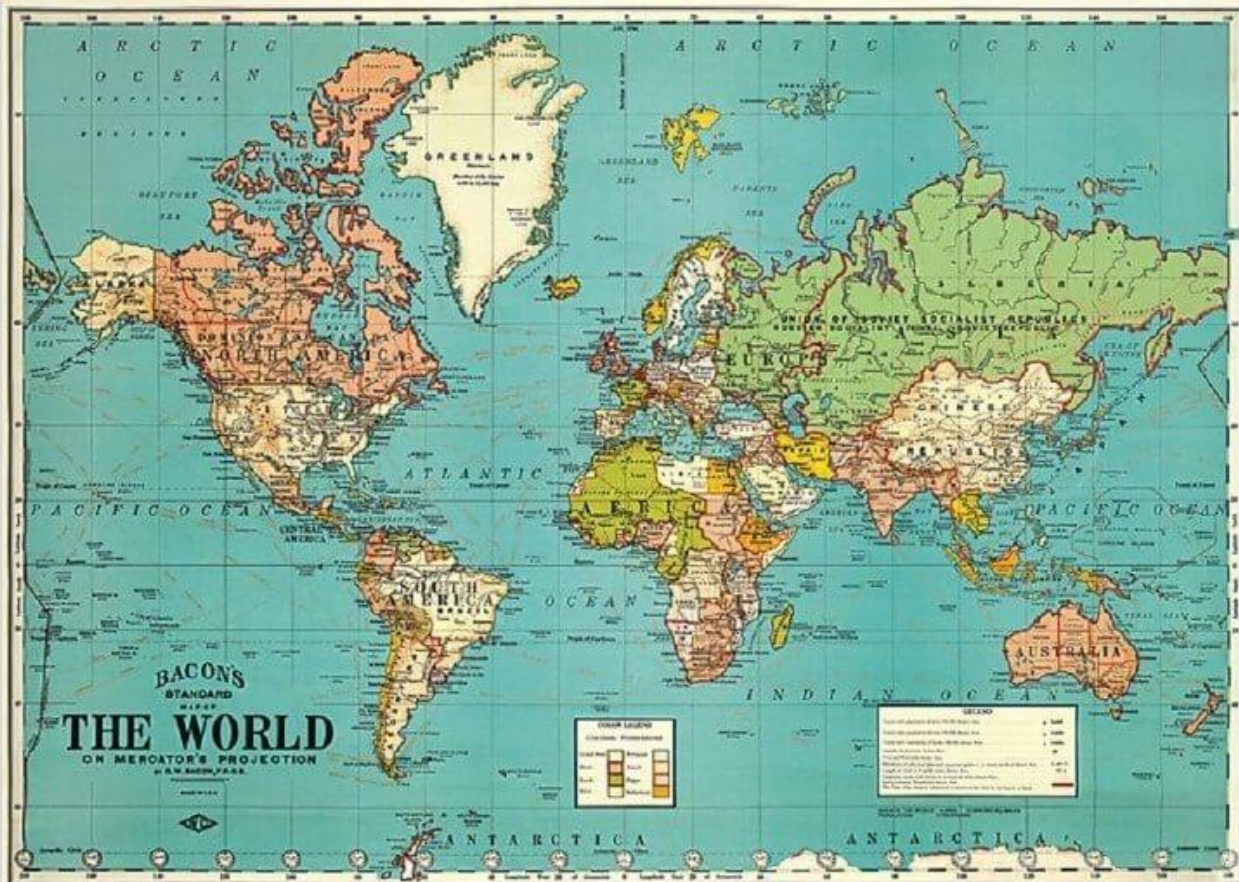
- *Isolation:* Veterans love community and moving abroad can force you to start over alone.
- *Harder to own guns:* Nowhere is like the good ol' US of A when it comes to gun ownership.
- *You'll miss your favorite foods:* Your favorite restaurant isn't there. But you'll find new ones.
- *You can't be there for friends and family in their times of need:* This can be a struggle if your family or friends are in trouble or need you.
- *Difficulty finding work:* It can be tough to find the right work situation abroad that pays enough and is worth doing.
- *You might lose relationships back home:* A reality of moving abroad, like joining the military.
- *Homesickness:* You'll for sure feel it at times, it's normal.
- *You'll be an outsider:* You might look different, not speak the language, and stick out like a sore thumb. Some areas are easier than others to assimilate into.
- *Laws can be different:* You have to learn and respect the countries laws and regulations.
- *Favorite stuff might not be available:* Your favorite gym, coffee shop, store, or whatever else might not exist abroad. But we do live in a world where you can ship things if you're willing to pay the extra cash.

If you're a veteran with PTSD – Check out my article on [Tips for Traveling with Veteran PTSD](#)

COUNTRY SPECIFIC RESOURCES

I'm starting this volume off with what I know. Eventually this is going to include more country resources as other veterans help me out and I travel more. There are many veteran groups, healthcare resources, veteran businesses, educational benefits, and more spread out throughout the world for veterans.

If you live abroad, send me links and info with country specific information you know of. I'm looking to compile healthcare resources, GI Bill friendly schools, veteran organizations, and any information that might be useful to our fellow veterans into Volume 2. The more information the better when it comes to different countries and if there's any resource that I'm missing please let me know.



COLOMBIA

My article [Veterans Living Abroad: Colombia](#).

If you're interested in living in Medellin, this guy is probably the best source to check out: [Medellin Guru](#).

Colombia is one of the most beautiful countries on earth and has every option you could want from city life, beaches, mountains, and the jungle. Lots of veterans are living it up in Colombia and the restaurant scene and nightlife are amazing.



JOHN OVER AT GUATAPE, CLIMBING EL PENOL. FOLLOW MY JOURNEY TRAVELING OVER ON [IG](#) AND [TIKTOK](#).

One veteran friend runs a nonprofit in Colombia, if you're interested in volunteering, teaching, interning check out the [Minga House Foundation](#) started by a Marine veteran.

My Colombian born veteran friend also runs a podcast and is a great resource to learn about real life in Colombia, traveling with service dogs, and does a lot for the veteran community. Check out Pacho Correo over at [The Field Op](#) podcast here. You can also contact him with Colombia questions.

There's a [Facebook Group of Veteran Expats in Colombia](#) to check out as well and a good place to connect with veterans living there.

Check out this list of approved Tricare Providers in [Bogota](#) and [Cartagena](#).⁴

Click here to search for a list of [GI Bill Approved](#) schools in Colombia.

⁴ Contact Tricare with questions.

COSTA RICA

My article [Veterans Living Abroad: Costa Rica](#) has a variety of Costa Rican information and resources.

Secondly, my friend veteran Johnny in Costa Rica works in healthcare and has a great Youtube Chanel : [Johnny Knows Costa Rica](#). He has a lot of veteran focused content on Youtube and [TikTok](#).



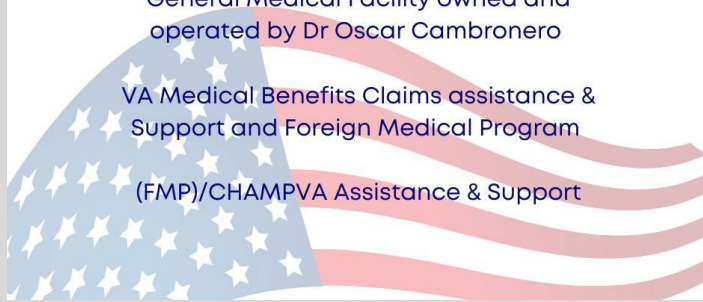
DISABLED AMERICAN VETERANS MEDICAL CARE IN COSTA RICA



Centro Medico del Sur OSCAM is a General Medical Facility owned and operated by Dr Oscar Cambroner

VA Medical Benefits Claims assistance & Support and Foreign Medical Program

(FMP)/CHAMPVA Assistance & Support



There is one clinic in Heredia, near San Jose that works through the Foreign Medical Program of the VA. They will treat service-connected conditions. Here is their Facebook Link: [Disabled American Veterans Medical Care in Costa Rica](#).

Costa Rica is a great place for veterans, some of the most beautiful nature on the planet, and a friendly expat community. Costa Rica has great education and is maybe the safest country in Latin America. It's a great option for female veterans as well. Pura Vida!

Here is an [American Legion Post in San Jose](#).

Search for [GI Bill approved schools in CR](#).

[List of approved Tricare Providers in Costa Rica](#).⁵

Costa Rica has been a very popular veteran expat destination for years. It's worth the hype but has seen rising prices in recent years compared to its neighbors. For good reason, it's an awesome place to call home.



CHASING WATERFALLS IN COSTA RICA.

⁵ Contact Tricare with questions.

DOMINICAN REPUBLIC



My article [Veterans Living Abroad: Dominican Republic.](#)

I live in the Dominican Republic most of the year and think it's one of the top countries for veterans. There's a big veteran community in DR and a very welcoming population. DR is also one of the easiest countries to move to in the world, it's close to the U.S. and is a popular tourism destination. It's easy to rent and buy property here and there are 20,000+ veterans here.

Medical Clinics that treat veterans in DR:

[MedVets](#) Puerto Plata and Santo Domingo

[MedVets Instagram](#)

[Juvante](#) Sosua and Puerto Plata

[MyWellVet](#) Santiago and Santo Domingo

[VCCA](#) Punta Cana

[Iwellness](#) Santiago

[VAFMS](#) Puerto Plata and Santo Domingo



VCCA CLINIC IN PUNTA CANA

These clinics are throughout the country and treat veterans through the Foreign Medical Program. Many of them put on community-based events for veterans. Some of them will help you with your claims and all will have primary care, mental health, physical therapy, pharmacies, etc. If you do have a specific medical question regarding your care, I'd contact them directly to ask. I have no personal or business relationship with any of these clinics.

[List of approved Tricare Locations in the Dominican Republic](#)⁶

⁶ Contact Tricare with questions.

MEXICO



My article [Veterans Living Abroad: Mexico](#)

[Lakeside Medical Group](#) treats veterans through the Foreign Medical Program. They have clinics in Ajijic, Puerto Vallarta, Mazatlan, Merida, San Carlos, and Cabo. They also partner with a lot of healthcare options in the area and can refer you other places. They also offer expat insurance if you're interested in further medical options.

American Legions in Mexico

[Mexico City](#) Post 2

[Puerto Vallarta](#) Post 14 – Their [Facebook](#)

[Puerto Vallarta](#) Post 12 – [Their Instagram](#)
and

[Guadalajara](#) Post 3

[Lake Chapala](#) Post 7

[Puerto Penasco](#) Post 15



The [Instituto Allende in San Miguel](#) is also a great school to use your GI Bill at to learn Spanish. Check out this [Facebook promo video](#) from them marketed toward veterans. Click here to look at other [GI Bill approved schools](#) in Mexico.

List of Tricare Providers in Mexico⁷

[Monterrey](#)

[Mexico City](#)

⁷ Contact Tricare with questions

PANAMA

Veteran Submission by Jay Schurz

Panama is a country in Central America, known for its strategic location connecting North and South America through the famous Panama Canal. The capital and largest city is Panama City. The country boasts a diverse landscape with tropical rainforests, mountains, and coastal areas. Panama has a rich cultural heritage influenced by its indigenous peoples, Spanish colonial history, and African traditions. Additionally, it is a hub for international finance and commerce due to the Panama Canal, a vital waterway facilitating global trade. The country also offers ecotourism opportunities, featuring biodiversity in national parks and wildlife reserves.



Bio

My name Jay D. Schurz and I am an US Army Veteran who was previously stationed in Panama from 1988-1991, I fell in love with the country and always planned on returning. In 2023, I relocated to Panama and moved my financial planning business here as well. I detected a void for those who were like me, a veteran, struggling with PTSD, unhappy with what is happening in the states with the political polarization, the increasing cost of living and needed to find my formula for happiness. I found Panama still holds onto traditional family values and is a great option for those seeking to live comfortably on a fixed income. I wish to educate those brothers and sisters who wore the uniform and assist any veteran who is seeking to discover what Panama offers.

PHONE: +1 812 798-8768

<https://panamaheros.com/>

jay@panamaheros.com

Follow [Jay on TikTok](#)

Jay's [Video on Panama](#)

Cost Of Living

As of my last knowledge update in January 2022, the cost of living in Panama varies depending on the region and lifestyle. Generally, Panama is considered more affordable than many North American and European countries. Living costs can be lower in rural areas compared to urban centers. IN Panama City, expenses such as housing, groceries, transportation, and healthcare contribute to the overall cost of living. Rent and housing costs can vary significantly, with urban areas being more expensive. In more rural or suburban areas, the cost of living may be more affordable.

Healthcare

HealthCare Alliance Panama S.A., has the pleasure of presenting you with the new [Hospital Brisas](#). NOTE: Hospital Brisas is a private hospital. It is NOT a VA Hospital, is not funded by the U.S. Federal Government and is in no way associated with the U.S. Federal government. Hospital Brisas will accept your VA-FMP, TRICARE or CHAMPVA medical insurance once eligibility has been verified as current and active. Any deductibles apply. In the Chiriqui province, in far western Panama, Veterans use [Hospital Mae Lewis](#). Private healthcare is relatively cheap compared to healthcare in the United States. Many choose to pay out of pocket for routine healthcare that their FMP may not cover. Depending on what is service connected, you may consider purchasing private health insurance.

Summary

Panama utilizes the US Dollar which is extremely important as we consider relocation to another country. There is no currency fluctuations that you will need to be concerned about as compared other countries. Travel to and from Panama is easily done with direct flights from Miami, Atlanta, and other locations. There are two airports in Panama City and one in David that allows for getting in and out of Panama without major concerns.



The political environment in Panama is a Democracy with elections held every 5 years and the president cannot run for two consecutive terms. Spanish is the spoken language in Panama with many Panamanians who can speak some levels of English. There are two distinct climates in Panama. In areas near the center of Panama, the climate is hot and humid with a dry and wet season. As you venture NorthWest near Boquete, the climate is much cooler and more tolerable for those who cannot accept the heat. Those who enjoy the beach scene, the Atlantic side of Panama offers beautiful beaches while other areas near Coronado have beach access as well. Panama is a small country but offers diverse climates and living options. Crime in my opinion is low compared to other Latin American destinations and many with young families make the move here with varied International schools available.

If you're interested in relocating to Panama, check out [Jay's Facebook Group](#) where he helps people learn about Panama, visit, and relocate. Ask questions and connect with other veterans.

[Panama Military Installations](#)

PHILIPPINES

There are lots, and I mean lots of U.S. veterans who choose to live in the Philippines and for 90 years the VA has had facilities here. This is the ONLY full-service VA outside of the United States. Check them out here: [VA Philippines](#). Check out everything they do on this [VA Manila Fact Sheet](#).

The cost of living in the Philippines is very low, your military benefits will go far here. There are beautiful beaches, the Filipino people are friendly, and everyone speaks English.



VFW's in the Philippines

[VFW in Angeles City](#) and their [Facebook](#)

[VFW in Cebu](#)

[VFW Subic Bay](#)

[VFW Puerto Princesa](#)

Immigration Note: If you're a veteran over the age of 50 with an income, benefits, or pension over \$1,000 a month you can qualify for this [special visa](#) that makes it easier to retire to the Philippines.

Go here to find a list [of GI Bill approved schools](#) in the Philippines.

Resources to check out

[U.S. Veterans living in the Philippines Facebook Group](#)

[Welcome U.S. Veterans to the Philippines Facebook Group](#): A website including a blog. It can be difficult to navigate. The guy that runs it is annoying.

Steven, a retired Navy veteran has a [YouTube Channel](#) where he talks everything Philippines.

Veteran Retiree Expat Interview: [Living in the Philippines by Poppin Smoke](#)

[Philippines Military Installations](#)- DEERS/ID card, embassy information and VA resources in the Philippines.

THAILAND

My article Veterans [Living Abroad: Thailand](#).

Veterans started first headed to Thailand en masse for R&R during the Vietnam War. A lot of them got out of the military and are still there. That's why there are many veteran organizations spread throughout the country.



JOHN CHECKING OUT SOME TEMPLES IN THAILAND

VFW's in the "Land of Smiles"

- [Pattaya VFW](#)
- [Bangkok VFW](#)
- [Chang Mai VFW](#)
- [Korat VFW](#)
- [Udon Thani VFW](#)
- [Rayong VFW](#)

Check out some of the [VFW's guidance](#) on using the Foreign Medical Program in Thailand. [Bangkok Hospital in Pattaya](#) will direct bill the VA often times for service-connected treatments. They also accept Tricare.

Best Colleges in Thailand

I've only personally connected with two veterans who attended college in Thailand. Those schools are [Stamford International University](#) and [Payap University](#). Both are solid GI Bill schools.

American Legions in Thailand

- [Ubon Ratchathani](#)
- [Pattaya](#)

Veteran Organizations

[Veterans Abroad Network](#) is also headquartered in Bangkok, check out their article on [Pros and Cons of Thailand for Vets](#).

[Veterans First](#) is a new third-party healthcare provider for veterans located in Pattaya that treats vets through the FMP. Check them out on [Instagram](#), founded by veteran Bernard Smith who also has clinics in the Dominican Republic.

[Thailand Military Installations](#)

[Here's your source](#) for a DEERS office, embassies, and military services for veterans living abroad in Thailand.

Turkey

Veteran submission by Marc Lemere who writes at [The Modern Dad Life](#)



My name is Sergeant First Class Marc LeMere (Ret) and I decided to leave the United States in favor of living abroad with my wife and our three children. I served 21 years in the US Army with a primary MOS of 25B, Information Technology Specialist. As a recent retiree and combat veteran, I did not come to the decision to move abroad lightly. I heavily weighed the pros and cons including cost of living, school for our children, medical benefits and quality of life. Below are some of the factors that helped inform that decision.

Connect with Marc on [TikTok](#) and [Instagram](#)

Myth 1: Turks don't like Americans.

Truth: Most Turkish people love Americans and would love to have a foreigner friend. Turkish hospitality is famous. People here treat you like family, trying to feed you and make you comfortable wherever you go. They call each other brother, sister, aunt or uncle as terms of endearment, even when they first meet.

Myth 2: There's nothing in Turkey. It's a desert, with camels.

Truth: Turkey is close neighbors with Greece and Romania and share a rich culture with other Mediterranean nations. Home of the former Ottoman empire, Turks have their own language and identity separate from the middle east. The country is covered in green, mountainous terrain and contains a treasure trove of historical sites, delicious eateries and resort getaways. Within a one hour drive from my home, we have four shopping malls, two water parks, three ancient roman historical sites and countless beachfront resorts. Google Search Izmir, Turkey to see for yourself.

Cost of living:

The Cost of living is one of the primary reasons for most veterans to consider moving to turkey with an average cost of living being 1/3 that of the United States. Let's break that down:

Average rent for 2 bed / 1 bath apartment (furnished): \$500

Average utility cost (water, gas, electric): \$100

Average monthly Grocery cost (including steak, eggs, bread and fresh veggies): \$250-300

Average monthly cost for internet and phone (including prepaid cell phone, wifi and local tv): \$45

Visas:

As a foreigner here in Turkey you will need to apply only through their e-visa system at this [link](#). Approval is all but guaranteed and lasts 90 days. The multi-entry e-visa fee is \$50 for Americans citizens traveling to Turkey. For more information about the e-visa system, check out their FAQ page [here](#).

Healthcare:

The healthcare in Turkey far surpasses the quality you would receive in the States at a fraction of the cost. The [425th Air Base](#) located in Izmir Turkey allows us veterans access to their facility for legal, finance, APO box and a Tricare



representative. He will assist with transferring your benefits to this region, and introducing you to the liaison at one of a few authorized private hospitals. For example, [Acibadem \(formerly Kent Hospital\)](#) is a luxury medical experience with all of the modern technology you would expect in a Western hospital with more hospitality and concern from the medical staff.

The liaison at the hospital will assist with completing Tricare claim forms and processing them directly from the hospital to Tricare. This means medical bills are NOT received or paid by the patient and all billing is handled in the [hospital](#). Contact Tricare to learn more about the Tricare Overseas program and the cost for you and your family. For additional information about the 425th Medical Office, call DSN: 314-675-6792 or Comm: +90-232-455-6792.

GI Bill abroad:

The University of Maryland Global Campus has a regional office in Incirlik and is reachable by phone or email during normal duty hours to assist with enrollment questions.

Here is their direct contact information: <https://europe.umgc.edu/locations/turkey-adana-incirlik-air-base>

Additional Links:

[Expat Advice: Culture Shock in Izmir, Turkey](#)

[Living in Izmir as an Expat](#)

VETERAN LIVING ABROAD RESOURCES

[Librorisk](#)

Run by a Marine veteran with a self-described “Campfire Culture.” Librorisk inspires troops to travel and organizes retreats as well as events. They focus on the outdoors and recreational therapy and provide constant military travel offers, information, and resources. Follow them on [Instagram](#) and their [Facebook Group: Librorisk](#). Great org and founder.



[Roaming Vet](#)

A platform to connect veterans and dependents who share a love for the outdoors. It’s a community that plans trips, supports each other, and shares resources. Started by an Air Force veteran keep up with them on their Facebook Group: [The Roaming Vet](#). Mainly based in U.S. but travel therapy is therapy.



[Poppin smoke](#)

My friends over at Poppin Smoke help servicemembers make the most of their military travel benefits. They have all the info you need on [Space-A Flights](#), [Military Lodging](#), and [Profiles of Veterans Living Overseas](#). They have a terrific blog full of travel tips and benefits for veterans and military families.



[U.S. Military Veterans and Retirees FB Group](#)

This group is the absolute best Facebook Group of Veterans Living Abroad and full of veterans from all over the world. If you’re thinking about moving abroad this is one of the best places to start doing your research and connect with other veterans who have made the jump. Lots of great information here, people, and resources. Absolutely join this group, it’s ran by the same folks of Poppin Smoke.

[FODPAL](#) – This is over 15,000 veterans of the American legion who belong to posts outside of the continental U.S. It stands for American Legion’s Foreign and Outlying Departments and Posts.

[Veterans Abroad Network](#)

Based in Bangkok, VAN is a vet-to-vet network built for veterans to stay connected abroad. They primarily have information on Thailand, the Philippines, and Korea. They have a blog and are a good resource if you’re thinking Asia. I think the guy is still building it up.

[US Dep of Veteran Affairs Info](#)

This link will take you to the VA’s website and what the VA thinks veterans living overseas should know. It gets into your VA benefit payments, foreign schools, and healthcare overseas.

EXPAT RESOURCES

[Expat Forum](#): A forum with articles and info for expats from all over the world. It can be a little hard to navigate but if you type in your country or can browse certain sections you’ll find good information. It’s like reddit for expats.

[Expatica](#): Lots of expat content and articles including things like [The Ultimate Moving Abroad Checklist](#).

[GoExpat](#): Expat info with resources, job info and articles like [Moving Abroad with Pets](#).

[Internations](#): A source that focuses on community, events, and friends for expats.

[Expat Exchange](#): There’s lots of “pros and cons” type articles here as well as relocation advice and information.

Facebook Groups: If you look up expat Facebook groups, you’ll find lots of groups for specific countries as well as general “expat groups.” This is usually the best and most effective way to get up to date information. Type your desired location and hit expats and you’ll find people discussing expat life.

Note: Never pay for anything on these sites, like a membership or anything like that. Or I wouldn’t. There’s plenty of free information out there, you just have to find it. There are more expat resources out there, but the best resource is other veteran expats. If you have information or links to add to this for Volume Two, let me know.

THOUGHTS FROM JOHN

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.

The purpose of all war, according to St. Augustine is of course peace. But St. Augustine lived far before the military industrial complex. Peace doesn't seem like it's going to be coming in America in the next few years. Peace is something that doesn't just arrive, we have to go find it. I can't think of a better time to move abroad, given the advances in technology and the current state of the U.S.

Thank You

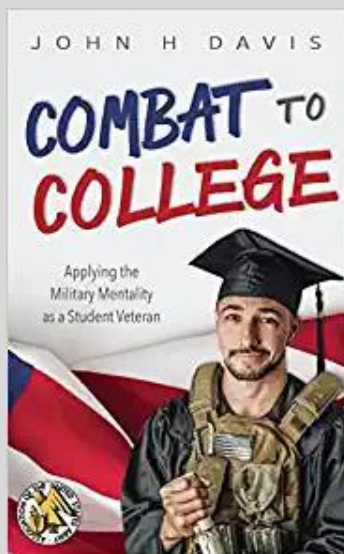
I stumbled into veterans abroad stuff and I truly appreciate the positive response, emails, and messages I've received from veterans. I even appreciate the negativity because it lets me know I'm onto something. I realized there was a big gap of information regarding supply and demand of veterans living abroad content and information. There is no resource that exists other than this one, at least for now, for veterans moving abroad. I'm working hard to fill that gap and consolidate resources. I appreciate all the help I can get to provide resources and information to our brother and sister veterans.

I don't mean to bash America, I love America and like most veterans, have no regret whatsoever about my military service. I'm truly honored to have worn the uniform, alongside the people I served with around the world. I really miss the Army and my military friends every single day. I grew up with a single mother, but I always considered the Army a father figure, providing tough love, guidance, and resources. I'm very appreciative of the life I had in America, being born an American is a privilege. I want to thank my mother for always believing in me. I'm truly grateful for the people who have served our country and military families. I'm proud to have been an infantryman in the Army and want to thank you for your service as well. Most of all, I want to give the ultimate thanks and glory to God.

HOW TO SUPPORT

I wanted to make this guide a free resource for veterans, but I do want to ask for your support by looking over, sharing, reviewing, and buying my books. You can find them all on my [website](#) and [amazon](#). For any speaking opportunities, podcasts, media, articles or whatever else you can contact me through my social media, email, or website. Help me promote this guide by sharing it with other veterans. Subscribe to my [Email List](#), follow my [Instagram](#), [TikTok](#) and feel free to share the books below.

Combat To College



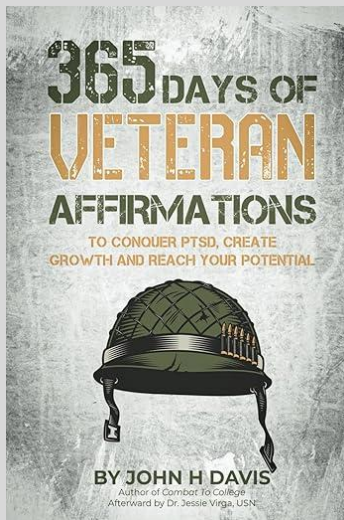
An official Association of the US Army title, this book is how student veterans win the college battle. In 10 straightforward lessons, written for veterans by a veteran you'll reach your college potential. But it's not only about getting good grades, it's about setting yourself for success after graduation. You earned your GI Bill, now it's time to use it.

"A slim and motivating volume for veterans"

Kirkus Reviews

[Buy it here](#)

365 Days of Veteran Affirmations



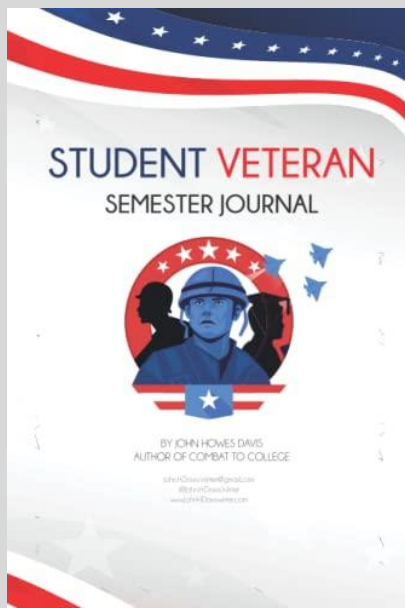
As veterans we face unique challenges both in and out of uniform. This is 365 Days of Veteran Affirmations written with military culture, creeds, and values. The veteran journey is full of challenges, what we tell ourselves, our internal conversations shape our reality. Affirmations are a weapon to win our battles, heal PTSD, and achieve our goals. Affirmations boost our mental health, increase self-confidence, and build strength.

"I view these affirmations not as aspirations but affirming the truth about the strength of American veterans."

Danny Mayberry, the host of the [1 Mile, 1 Veteran Podcast](#)

[Buy it here](#)

The Student Veteran Semester Journal



This journal takes student veterans through a 16 week college semester. Each week has specific tasks, tips, and strategies to be successful. It helps you organize your classes, budget your GI Bill, and set goals. It includes a weekly planner and helps student veterans stay focused.

Specifically designed to keep student veterans on track and performing to their potential. This helps student veterans take care of their mental, emotional, and social health throughout the semester.

[Buy it here.](#)

The #FreedomChallenge with NFL Veteran Pat Angerer



The #FreedomChallenge is about demanding more from yourself and regaining your edge. It's easy after our past challenges to let that inner fire die out and settle into cruise control within a more comfortable life. But if growth is the goal, then comfort becomes the enemy. This is the day to be better than who you were yesterday and in 90 days to be the best you that has ever existed.

Each week has a workout submitted by a veteran and an athlete. Each phase has guidelines, reading recommendations, and opportunities for self-growth.

[Buy it here.](#)

I appreciate you. Good luck and God bless.

John H Davis

www.JohnHDavisWriter.com