

Reality Check and Moving-Away/Moving-Towards

Checkpoint	My note	Risk / cost	Next decision
Example: Trial stay	Three weeks in Cebu as an everyday-life test, not a hotel holiday.	Assess traffic, heat, and internet away from the beach.	Plan a second stay during the rainy season.
Trial stays and different seasons			
Everyday life rather than holiday: housing, shopping, travel, authorities			
Climate, noise, heat, patience, and health			
Language, communication, and my willingness to learn			
Real monthly costs and available reserve			
Strongest moving-away frustration			
Sustainable moving-towards goal			
Region, city, neighbourhood, and infrastructure			
My contribution and respectful place in the destination country			
Plan B triggers and limit for costly lessons			
People who will challenge my decision honestly			
Decision: keep testing, postpone, or stop			

My core decision:

Checked on: _____

Next review: _____

Financial Structure and Saving Phase

Area	My figure / decision	Next action
Example: Escape fund	EUR 5,000 kept separate from every-day money.	Test card and transfer-service access from abroad.
Income model until retirement		
Realistic monthly budget		
Start-up budget for the first six months		
Emergency reserve		
Escape fund		
Return reserve		
Two independent payment routes		
Exchange-rate test at 10 to 15 per cent		
Investments, crypto, and tax review		
Savings target and target date		
Subscriptions, contracts, and insurance		
Sales list and income levers		

My core decision:

Checked on: _____

Next review: _____

Deregistration, Contracts, and Tax/Pension File

Topic	Status / detail	Evidence / next action
Example: Deregistration certificate	Appointment two weeks before moving out.	Keep the original and a scan in the deregistration file.
Residence deregistration and certificate		
Health and long-term care insurance		
Contract list from 24 months of account statements		
Notice periods and confirmations		
Tax status, residence, and habitual abode		
Income: pension, rent, investments, and company		
Double taxation and departure advice		
Pension payment and bank details		
Life certificate and annual deadlines		
ELEFAND, embassy, and honorary consulate		
Voting documents and postal transit times		
Responsible person, originals, and digital copies		

My core decision:

Checked on: _____

Next review: _____

Document, Powers of Attorney, and Access List

Item	Where is it?	Checked / alternative route
Example: Passport	Original in hand luggage, encrypted scan.	Validity to 2030 and replacement route checked.
Passport and validity		
Birth, marriage, divorce, or death certificates		
Apostille, legalisation, and translation		
Visa, employment, or school evidence		
Originals, scans, and copies with a trusted person		
Postal, banking, and healthcare powers of attorney		
Postal service or reliable delivery address		
Password manager		
Two-factor authentication and backup codes		
Home-country SIM and replacement device		
Digital legacy		
Emergency test without the main phone		

My core decision:

Checked on: _____

Next review: _____

Insurance and Health Plan

Area	My detail	Confirmed in writing / next action
Example: Direct billing	Hospital confirmed with the insurer in advance.	Print the emergency number and test the payment route.
Insurance type and geographic cover		
Inpatient and outpatient benefits		
Pre-existing conditions and exclusions		
Direct billing or reimbursement		
Excess and maximum benefit		
Repatriation		
Home-country insurance, preserved entitlement, and long-term care planning		
Mental health: weekly routine, network, warning signs, and support		
Medicines and active ingredients		
English medical reports and prescriptions		
Local hospital, doctor, pharmacy, and transport		
Emergency cash and independent payment route		

My core decision:

Checked on: _____

Next review: _____

Take, Sell, or Buy Locally

Item / area	Decision	Reason / next action
Example: Original documents	Hand luggage, not a shipping box.	Keep a separate encrypted scan as well.
Documents in hand luggage		
Keepsakes		
Genuinely necessary specialist items		
Buy locally		
Sell		
Give away or dispose of		
Box, luggage shipment, or freight company		
Do not ship: medicines, cards, and data media		
Electronics: voltage, plugs, and climate		
Warranty, service centre, and local repair		
Data backup before departure		
Arrival needs for the first 14 days		

My core decision:

Checked on: _____

Next review: _____

Arrival Plan and Temporary Accommodation

Item	My detail	Final check
Example: Onward-travel evidence	Ticket to Singapore saved offline.	Check again 72 hours before departure.
Passport validity and entry status		
Onward or return ticket		
Digital entry forms		
Insurance evidence		
Address and contact for first accommodation		
Terminal, connection, and airport transfer		
eSIM for landing		
Local SIM and registration		
Home-country number for two-factor access		
VPN and app-store strategy		
Flexible accommodation and location comparison: transport, internet, water, noise, safety, shopping, hospital access, service costs		
14-day and 72-hour pre-departure checks		

My core decision:

Checked on: _____

Next review: _____

Settle In for 90 Days Without the Wrong Commitment

Period / topic	Observation / result	Decision / next action
Example: Day 1	Only a small peso amount and a safe transfer to the accommodation.	Sleep and sign no contracts yet.
Airport, cash, and transport		
First night and recovery		
Neighbourhood during the day		
Neighbourhood at night and in rain		
Lease and ancillary costs		
Water, power, generator, and management		
Fixed internet in the building		
Mobile data in the building		
Local account or payment app		
ATM, card, and transfer test		
First-month spending record		
Decision after 30, 60, and 90 days		

My core decision:

Checked on: _____

Next review: _____

Residence Status and Deadline Calendar

Question / deadline	My detail	Evidence / reminder
Example: Permitted stay until	29 July 2026	Reminders 21, 14, and 7 days beforehand.
Entry date		
Permitted stay until		
Latest extension date		
Responsible immigration office or checked agent		
Required documents		
Fee reserve		
Stamps, receipts, and scans		
Foreign-national card and exit clearance		
Long-term option: SRRV, 13A, or another route		
Employment or business permission		
Marriage and civil-status documents		
Overstay-prevention plan		

My core decision:

Checked on: _____

Next review: _____

Income and Failure Test

Area	Reality check	Next action
Example: Bad scenario	No new clients for three months.	Check reserve and acquisition plan.
Destination-country job file		
Work permit and visa		
Recognition of qualifications		
Real vacancies and salary level		
Remote model with real clients		
Invoices, bookkeeping, and tax		
Payment routes and currency		
Time zones and working rhythm		
Backup internet and power		
Local business: market, ownership, and control		
Normal, bad, and catastrophic month		
Plan B for income failure		

My core decision:

Checked on: _____

Next review: _____

Boundaries, Relationships, and Conflict Rules

Topic	My boundary / rule	Warning sign / next action
Example: Family support	Maximum EUR 200 per month.	No immediate transfer under pressure.
Monthly support limit		
Payments only after time to think		
No loans or property under pressure		
Shared relationship budget		
Legal review of ownership, land, and leases		
Dating: no money before a real meeting		
Check civil status, debts, and environment		
Children and responsibility in a partner's environment		
Resolve conflict privately and calmly		
Preserve face		
No public posts during conflict		
Red line for permanent emergencies		

My core decision:

Checked on: _____

Next review: _____

Special-Case and Family File

Area	What must be clarified?	Evidence / next action
Example: Child and school	Check international school and return route.	Collect reports, costs, and qualification route.
Passport, certificates, and custody for each child		
School options in the destination country		
Recognition and qualification route		
Language, friends, and integration		
Pet: microchip and vaccinations		
Pet: import permit, airline, return route to the EU, and emergency care		
Driving licence and local rules		
Vehicle, insurance, and workshop		
Care needs, disability, or chronic illness		
Daily support and emergency help		
Pregnancy, birth, and child documents		
Extra reserve and emergency contact		

My core decision:

Checked on: _____

Next review: _____

Emergency, Supplies, and Outage Plan

Area	My detail / supply	Checked / next action
Example: Drinking water	Seven-day reserve for everyone.	Check containers and refill source.
Suitable hospital and emergency department		
Night transport, risky areas, times, travel routes, and local rules		
Insurance and emergency number		
Emergency contacts locally and in the home country		
Medicines, allergies, and diagnoses		
Water for 72 hours, 7 days, and 14 days		
Long-life food		
Light, power banks, and backup power		
Digital emergency test without the main phone: email, banking, 2FA, cloud, and documents		
Cash and document copies		
Housing risks, safe escape routes, and local meeting points		
Alternative location and meeting point		

My core decision:

Checked on: _____

Next review: _____

Annual Maintenance, Pension, and Advance Planning

Area	Checked on / status	Result / next action
Example: Life certificate	Completed in July 2026.	Keep a scan in the pension folder.
Passport and documents		
Visa and residence status		
Health and long-term care insurance		
Banking, cards, and two-factor access		
Tax status and pension		
Medicines and doctors		
Savings, emergency reserve, and current return plan		
Location, network, and everyday life		
Life certificate and pension correspondence		
Power of attorney and advance health-care directive		
Will and digital legacy		
Honest conclusion: Does this country still fit?		

My core decision:

Checked on: _____

Next review: _____

Plan B Return File

Area	My detail / status	Next action
Example: Return traffic light	Amber, reserve will last another five months.	Contact health insurer and landing address this week.
Return traffic light: adapt locally, change location, or return to Germany		
Warning signs: money, health, relationship, residence, and homesickness		
12-, 6-, and 3-month timeline		
Return flight, luggage, exit, and overstay costs		
90-day reserve, deposit, basic equipment, and start-up costs		
Accommodation, landing address, and landlord confirmation		
Health insurer, statutory/private cover, and overseas insurance		
Work, employment agency, job centre, and CV		
Tax file and return tax review		
Banking, German SIM, two-factor access, and postal address		
Contact list for overseas help, return advice, and destination		
First 7, 30, and 90 days after arrival		

My core decision:

Checked on: _____

Next review: _____