CHAPTER ONE

WHY DO YOU WANT TO MOVE ABROAD?

Key Question: Why do you actually want to live abroad, and what are you willing to trade?

Most people don't start planning an international move with spreadsheets or visa checklists. They start with a daydream.

Maybe it's the kind of trip that follows you home, one where the air felt lighter, the days slower, and you caught yourself thinking, I could live like this. Maybe it's a phone you can't stop scrolling past, a friend who casually says, "We just moved to Spain," or a quiet, persistent feeling that the life you're living no longer quite fits. At the beginning, moving abroad feels aspirational, even romantic. Slower mornings. Better work-life balance. A different pace, something more.

And then the daydream does what it always does when it's serious: it turns into research.

Suddenly, you're Googling visas at midnight. You're deep in expat Facebook groups. You're scanning rental listings you can't read, comparing schools, reading healthcare threads, and trying to piece together what life might actually look like on the other side. That's when the logistics get loud: Visas. Taxes. Healthcare. Banking. Housing. Schools. The checklist is urgent, practical, and overwhelming, and it can make the entire idea feel either very real or very intimidating, very fast.

But here's what seasoned expats learn (usually the hard way): The strongest moves abroad don't start with logistics. They start with why.

Simon Sinek popularized this idea in his book *Start with Why*, where lasting decisions are built on purpose, not process. The same is true for moving abroad. Before you decide where you'll live or how you'll get a visa, you need to understand what you're actually moving for.

Not the Instagram version of your why. Not the fantasy. The honest one.

What are you running toward?

What are you willing to trade?

And what kind of life are you trying to build on the other side of the move?

Because moving abroad doesn't magically turn you into a new person. It turns the volume up on who you already are. If you're anxious, uncertainty can amplify it. If you avoid conflict, bureaucracy will find you. If you're burned out, a new country might give you breathing room, but it won't do the healing for you.

Moving abroad is not an escape hatch. It doesn't fix everything. It's a life decision.

And it's a hard one, just a different hard.

So, before you run, slow down. Before you plan, get honest. Start with why.

Expert Insights: Define What "Living Abroad" Looks Like to You

Most people start with the question: Where should I move?

But the more important question is: What do I want my life abroad to look like?

When someone says they want to move abroad, that vision can mean very different things. For some, it's slowing down and enjoying a more relaxed pace of life. For others, it's adventure, travel, or the chance to reinvent their career.

Moving abroad isn't just about living your current life in a different country. It's an opportunity to design a life that aligns more closely with how you actually want to live. Getting clear on that vision will guide many of your biggest decisions, from which country and city you choose to how you spend your time once you arrive.

To start shaping that vision, ask yourself:

What pace of life do you want?

How important are community, culture, or language in your experience abroad?

Do you want a walkable city, a slower pace of life, or proximity to nature?

Are you optimizing for lifestyle, cost of living, career opportunities, or overall quality of life?

One mistake many future expats make is trying to replicate someone else's dream life abroad. The most successful moves happen when you design a life that fits your priorities, values, and stage of life.

Once you have a clear vision of what you want, you can reverse-engineer a path to get there.

—Cepee Tabibian, Founder, She Hit Refresh

WHY "WHY" MATTERS MORE THAN EVER

In recent years, more Americans have been openly exploring life outside the United States for political reasons, economic pressure, healthcare costs, safety concerns, lifestyle, adventure, or a desire to raise children differently. One 2025 Harris Poll found that 44% of Americans have seriously considered retiring abroad.

And interest isn't limited to retirees. Gallup reporting has highlighted that women are more likely than men to say they'd like to leave the United States permanently, reflecting a broader pattern of "wish vs. plan" in relocation thinking.

But interest and readiness are not the same thing. A meaningful share of people *consider* the idea without taking steps because once you get past the highlight reel, international life asks for a level of effort, patience, and adaptability that you can't outsource.

This is why we start here.

If your "why" is clear, you can tolerate the chaos that comes with becoming a beginner again, new systems, new norms, new rules, new language, new trade-offs.

If your "why" is vague, every obstacle starts to feel like evidence that you made the wrong decision.

RUN TOWARD SOMETHING, NOT ONLY AWAY

It's human to want to leave when you feel exhausted, disillusioned, or unsafe. But if your only reason to move is "to escape," you may arrive abroad and discover you brought the same stress with you, plus immigration paperwork.

Politics is a good example. If the only thing holding up your decision is a political moment, remember this: political seasons change. And many countries that look calm from a distance have their own versions of division, bureaucracy, and restrictions, sometimes more intense, not less.

A durable "why" has at least two parts:

- **What you want more of:** time, safety, community, walkability, healthcare access, family support, slower pace, career freedom, adventure, autonomy
- **What you're willing to give up:** income growth, convenience, language comfort, proximity to family, cultural familiarity, certain foods, certain services, the ease of "knowing how things work"

That second part is the part most people skip. It's also the part that determines whether you stay.

THE VALUES-FIRST EXPAT EXERCISE

To help you get oriented and more deeply understand your personal reasons for wanting to move abroad, this can be a useful exercise to do, either by yourself or with whomever you plan to move. Note that what surfaces during initial reflections can vary drastically from what surfaces during reflections even a few months later, so the emphasis should be on getting your thoughts down on paper. There is no "right" answer; the goal should just be to answer honestly.

For example, many Americans have been trained to associate their self-worth with the type of job they do or the number of hours they work. Is this a metric you want to continue abiding by when you move abroad? If not, get real with yourself. Challenge yourself to put pen to paper, even if what you write is, "I want to work no more than 20 hours a week and will consider myself financially secure if I can comfortably afford my dream lifestyle in the French countryside."

Step 1: Your "Pull" and Your "Push"

Write two short lists:

- **Pull—What I'm running toward:**
  What would be meaningfully better in my day-to-day life abroad?
- **Push—What I'm trying to reduce:**
  What feels unsustainable about life right now?

Now underline anything that is internal (burnout, loneliness, anxiety, lack of boundaries, feeling directionless). Those things don't automatically disappear with a new zip code. They deserve their own plan.

Step 2: Your Top Five Values (Pick, Don't Rank)

Choose **five** values that you want your life to reflect for the next three to five years. Examples would be stability, freedom, family, health, community, growth, simplicity, adventure, security, belonging, autonomy, service, creativity, learning, etc.

Now, for each value, finish this sentence:

- **"I'll know this value is present when …"**

Example:

- *Value: Health*
- "I'll know this value is present when I'm getting 7+ hours of sleep a night, found a spin class I love and attend twice a week, and don't feel chronically on edge."

This turns values into something you can actually measure.

Step 3: The Trade-off Test

For each of your five values, answer:

- **What am I willing to trade to protect this value abroad?**
- **What am I not willing to trade?**

Example:

- "I'm willing to trade apartment size for walkability."
- "I'm not willing to trade proximity to medical care."

This is where your destination list gets real.

Step 4: Your "Chaos Budget"

Moving abroad costs money, but it also comes with real, often overlooked costs to your emotional energy and mental bandwidth, especially during periods of uncertainty and transition.

Rate each category 1–10 (10 = very strong right now):

- Energy and capacity
- Relationship resilience (partner/family alignment)
- Acceptance of uncertainty
- Administration tolerance (forms, appointments, waiting)
- Social confidence (building community from scratch)

If any category is below a 5, your plan needs more runway: more savings, more time, more support, or a slower timeline.

Step 5: Write Your Why Statement (Two Sentences)

Use this template:

"I am moving abroad to __________, because __________.

I will know it's working when __________."

Example:

"I am moving abroad to build a more walkable, community-centered life because my current routine feels expensive and isolating. I will know it's working when I spend more time outside, rely less on my car, and feel connected to people weekly."

PS: Even in this example, you don't necessarily need to move to another country to accomplish this. So, dig deep.

OPTIONAL: AI PROMPTS YOU CAN USE

Moving abroad is a very personal process. While some people may prefer to leave their phone in another room, light a candle, and curl up on the couch with a pen and paper, others may find that working with an interactive tool can facilitate organizing their thoughts. With that, the following AI prompts are designed so you can copy/paste into ChatGPT or another large language model.

Prompt 1: Clarify my "why"

"Interview me to clarify my reasons for moving abroad. Ask 10 questions one at a time. After my answers, summarize my top three motivations, my top three hidden risks, and the trade-offs I seem most willing and unwilling to make."

Prompt 2: Values to lifestyle translation

"Here are my top five values and what they mean to me: [paste your values exercise]. Translate these into a realistic 'expat lifestyle definition' with daily/weekly indicators and list the most likely ways I could sabotage them unintentionally. If you need more information on me as a person in order to help me understand where I might fall prey to self-sabotage, follow up with thoughtful questions like a psychologist specialized in cognitive-behavioral therapy in order to provide the most helpful response."

Prompt 3: Partner alignment (if relevant)

"Act as a neutral facilitator. Ask me and my partner (we'll answer separately) questions to uncover misalignment about money, social life, pace of life, career, family proximity, and risk tolerance. Then produce a one-page summary of alignment, friction points, and compromises to test."

Prompt 4: The destination reality check

"My shortlist is [countries/cities]. Based on my values, preferences, constraints, and risk tolerance, [paste], tell me what I'm likely underestimating, what I may be over-romanticizing, and what questions I must answer before choosing a destination."

TURNING YOUR "WHY" INTO A PLAN: SMART GOALS FOR MOVING ABROAD

Once you're clear on *why* you want to move abroad, the next step is turning that clarity into action. This is where many expat dreams quietly stall. A strong "why" creates motivation, but without structure, it can remain abstract for years. This is where SMART goals come in.

SMART goals, an approach to goal setting created by George T. Doran in 1981 with initial application to writing effective management goals, aren't about rigidity or perfection.

In the context of planning a move abroad, they're about translating a life vision into steps that can survive real life, bureaucracy, and uncertainty. They help you separate what's aspirational from what's actionable. SMART stands for Specific, Measurable, Achievable, Realistic, and Time-Bound.

Let's break each one down through the lens of moving abroad.

S—Specific: What Exactly Are You Trying to Do?

A vague goal like "*move abroad someday*" may feel emotionally resonant, but it doesn't give you a lot of material with which to actually build yourself a runway to move abroad. Setting specific goals related to your interest in moving will help you to define the shape of the life you're imagining.

Ask yourself:

- Where are you moving?
- What are the immigration avenues available to you to move to that particular country?
- What is the primary purpose of your move: work, family, lifestyle, education, temporary sabbatical (intend to return), temporary sabbatical (open to staying long-term), or retirement?

Unspecific: "I want to live in Europe."

Specific: "I want to move to Spain on a nonlucrative visa and live there for at least two years. I don't feel like I can commit to moving permanently at this point, so I am approaching this as a temporary sabbatical from my life in the United States."

Getting specific can feel challenging or constraining, but it's important to remember that, paradoxically, asking yourself these questions is how you set yourself up to weather the way the answers will change over time.

Because they will change, and you can either be mentally prepared for the changes that will occur in your psychology and value system, or you can be unprepared and wind up feeling even more adrift than you did initially, and that's a feeling you want to avoid.

M—Measurable: How Will You Know You're Making Progress?

Moving abroad doesn't happen in one big leap. Rather, doing so requires intentionally executing a series of small, sometimes unglamorous steps. Measurable goals help you recognize progress even when the finish line feels far away.

Following are examples of measurable expat goals:

- Speaking to your employer about an expat contract or the ability to work remotely
- Saving a defined relocation fund (e.g., $30,000)
- Completing language coursework to a specific level
- Submitting a visa application
- Spending 90 days in your target country on a trial stay
- Reducing US-based financial ties (closing accounts, selling property, etc.)

Not measurable:

"I'm preparing financially."

Measurable:

"I have opened a multi-currency (ex, Interactive Brokers, Wise, Revolut) account and will build a six-month emergency fund in euros before applying for my visa."

Measurable goals create momentum, and momentum matters when the process gets frustrating.

A—Achievable: Is This Possible with Your Current Constraints?

Achievable doesn't mean "easy." It means honest. An achievable goal considers the following:

- Citizenship or residency options
- Income requirements
- Life stage
- Family/spousal responsibilities
- Health considerations
- Career realities

For example, moving abroad as a single freelancer is very different from moving with school-aged children or aging parents. However, one of the cornerstone features of successful expats is their adaptability, which is to say that if you're finding your first attempt at a move-abroad plan is starting to feel a bit, "square peg, round hole," it may be a matter of reevaluating one of the core components, such as the target country.

Not achievable (for now):

"I'll move to Portugal on the D7 visa and figure out how to manage my US retirement distributions once I'm there."

Achievable:

"I'll confirm that the D7 visa pathway is the best option for me and connect with US expat tax and possibly a cross-border advisor specialized in working with Americans in Portugal to evaluate my particular situation and help me create a plan to move that is tax optimal and ensures the lowest-possible lifetime tax bill."

Achievable goals build confidence. Unrealistic ones create burnout before you ever leave.

R—Realistic: Does This Fit the Life You Actually Want?

This is the most overlooked part of goal setting and the most important for expats.

A goal can be achievable and still wrong for *you*.

Being realistic means accounting for the following:

- Your tolerance for uncertainty—and recognizing that you can increase this tolerance over time, but it will take conscious and sustained effort on your part
- Bureaucracy and language barriers
- Distance from family
- Healthcare systems
- Cultural differences
- Income volatility
- Loneliness and community building

Not realistic:

"I'll move to a small town in Tuscany and live like a local immediately, even though I don't speak the language and am easily frustrated by inefficiency."

Realistic:

"I'll move to Florence, where there is a lively expat community, which will offset the initial loneliness and sense of displacement that's common for expats in the first year or two. I will budget for private healthcare, language classes, and support services during my first year to reduce stress and take trips into the surrounding countryside to explore potential villages to move to once I've adjusted to the initial change of living in Italy."

In essence, a realistic goal supports the life you're trying to build, not the version of yourself you wish you could just will yourself to be at the drop of a hat.

T—Time-bound: When Is This Happening?

Without a timeline, goals drift. With a timeline, decisions become clearer.

Time-bound goals don't need a single fixed date, but they do need a window.

Consider these examples:

- Within the next 12 months
- Before my child starts middle school
- By the end of 2030
- After one more promotion cycle

Not time-bound:

"Eventually, we'll move abroad."

Time-bound:

"We plan to relocate within 24–36 months, depending on visa approval."

Timelines force prioritization. They also make it easier to say no to things that don't align with your bigger plan.

PUTTING IT ALL TOGETHER: A SMART EXPAT GOAL EXAMPLE

Goal: "In the next 24 months, we will relocate to Portugal on a D7 visa by building a €40,000 relocation reserve, maintaining qualifying passive income, completing a 90-day trial stay, and securing international healthcare coverage, while keeping one US account active for reentry flexibility. We will explore relocation services and decide whether we feel more comfortable moving with professional support or whether we are comfortable in our ability to DIY the process. We will maintain the contact information of expert hand holders in case we get overwhelmed and require professional support in the end."

That's not just a dream. That's a plan.

WHY SMART GOALS MATTER FOR EXPATS

I mentioned earlier that one of the key markers of a successful expat is their ability to adapt. Setting SMART goals is one way to recognize your current capacity to handle change and challenge while providing a framework to revisit as you evolve once you've moved. Make no mistake: there will be trying moments when you move abroad. A major example that comes to mind here is the end of Portugal's Non-Habitual Residence regime, which allowed qualifying foreigners to move to Portugal and benefit from an incredible tax benefit. However, this regime is now over, and many people who are moving to Portugal (or even currently in Portugal) are unaware of the massive differences in preparation that are now needed on the financial side to move smartly. (See what I did there?)

Again, SMART goals don't eliminate uncertainty, but they give you a framework sturdy enough to adapt when things don't go exactly as planned. Once your why is clear and your goals are grounded, everything else in this book, tax planning, healthcare, housing, budgeting, and long-term strategy, has something solid to attach to.

Next, we'll build from these goals into concrete financial and logistical planning so that your move isn't just intentional, but sustainable.

If you skipped this chapter hoping to "get to the practical stuff," that urge will come back later, usually when something feels harder than expected.

Return here when the following happens:

- You feel stuck.
- You're second-guessing a destination.
- You and a partner feel misaligned.
- The process feels heavier than it should.

YOUR "WHY" READINESS CHECKLIST

Before you move on to visas, taxes, and logistics, pause here.

You don't need certainty. You need clarity.

Use this checklist as a gut check, not a test you have to "pass." If you can answer most of these honestly, you're ready to move forward. If several feel unclear, that's a sign that you may want to revisit those parts of the exercise or perhaps have an open dialogue with a trusted family member or friend.

Pro Tip: Sometimes having a discussion with someone who is fully certain they would never move abroad can be useful in helping you get clear on certain questions that feel difficult to answer without external opinions. For example, maybe your friend who could never see herself leaving the United States mentions that she could never "uproot her children," and you realize with sudden sureness that you don't see moving abroad as destabilizing; you see it as an opportunity to expand your and your family's horizons. Now that would fit into the SMART framework well.

Your Why

- I can clearly articulate *what I'm running toward*, not just what I'm leaving.
- I understand which of my motivations are internal vs. external.
- I've considered whether my goals require a move abroad or something else entirely.

Your Values

- I've identified my top five values for the next three to five years.
- I can describe what those values look like in daily life, not just in theory.
- I know which values are nonnegotiable and which are flexible.

Your Trade-offs

- I've named what I'm willing to give up to protect my values.
- I've named what I'm *not* willing to sacrifice, even for the move.
- I understand that every destination is a bundle of trade-offs, not a solution.

Your Capacity

- I've assessed my current energy, flexibility, and administrative tolerance honestly.
- I've built (or plan to build) enough runway, time, savings, support for my capacity level.
- I accept that needing help or more time is part of a sustainable plan.

Your Direction

- I can write a 1–2 sentence "why statement" without overexplaining.
- I've translated that why into at least one SMART goal.
- I have a rough timeline, even if it's flexible.

If this checklist feels grounding rather than overwhelming, you're ready to take the next step.

Expat Reflection: *Living abroad is a new life stage, full of milestones, thrill, and yes, loss. Each place is a new chapter. Don't reinvent the wheel unless you have to: learn from those who've done it before, not just for information, but for wisdom. Few experiences give you this kind of chance to re imagine yourself and step deeper into the mystery. Enjoy the ride, it will change you in ways you can't imagine, if you let it.*

—Mickelle Weber, Founder House of Peregrine