

How to Move Abroad

A Step-by-Step Guide for Americans

Moving abroad can feel overwhelming because there is no single task called 'move overseas.' Instead there are dozens of smaller decisions — where to go, which visa fits, how much to save, what happens to your job, healthcare, taxes, and belongings. A successful international move happens in stages: narrow your options, confirm the move is legally and financially realistic, then handle logistics one step at a time. This pillar guide walks the full process from first idea to first weeks abroad, and links out to the deeper guides on each topic.

Step 1: Decide why you want to move

Before choosing a country, get clear about what you want your life to look like. 'I want to move to Europe' is too broad. Are you looking for a lower cost of living, better work-life balance, more affordable healthcare, a warmer climate, safer cities, better public transportation, a slower pace, a place to raise kids, or a path to retirement abroad? Your reason will shape every decision that follows. Ask what you are trying to improve, how long you want to stay, whether you will work, retire, study, or run a business, whether you are moving alone or with family, and whether this is permanent or a trial period.

Step 2: Build a shortlist of countries

Do not start with 30 possibilities. Pick three to five countries that seem to match your priorities and compare them on the same criteria: visa eligibility, cost of living, healthcare, safety, climate, language, housing, transportation, taxes, work opportunities, family needs, distance from the US, and long-term residency options. Use the [country match quiz](#) to surface starting candidates, then dig into full [country profiles and side-by-side comparisons](#). The best country is not the cheapest or most popular — it is the one that fits your income, lifestyle, family, and long-term plans.

Step 3: Confirm your visa pathway

Once you have a shortlist, research how you would legally stay in each country. This is where many plans become more realistic — or fall apart. Common routes include digital-nomad visas, retirement or passive-income visas, work visas, entrepreneur visas, student visas, family reunification, ancestry or citizenship routes, and investor visas. Being allowed to enter as a tourist is not the same as being allowed to live or work there. Start with [Visa basics for Americans moving abroad](#) and, if income is your route, [Passive-income visas](#). Do not assume savings alone qualify you — most applications require minimum monthly income, background checks, health insurance, and housing documentation.

Step 4: Decide how you will earn income

Your income plan is one of the most important parts of moving abroad. Will you keep your US job, freelance, run a business, seek local employment, or live on retirement income? A job advertised as

remote may still restrict employees to specific states or countries — get written employer approval before relocating. Entrepreneurs face additional questions about local business registration, tax residency, banking, and permanent establishment; a US LLC does not exempt you from foreign laws. For a deeper look at cross-border remote work, see [Slow traveling while working remotely: taxes and work laws](#).

Step 5: Build a realistic relocation budget

Moving abroad costs more than airfare. Your budget needs both one-time moving expenses (visa fees, document apostilles and translations, flights, housing deposits, shipping or pet relocation, insurance, professional help, and an emergency buffer) and recurring monthly costs (housing, food, transportation, healthcare, communications, schooling, taxes, and travel home). A practical savings target usually covers all moving costs, housing deposits, several months of living expenses, an emergency fund, and money for a return trip if needed. Work through [Cost of living abroad](#) and [How much money to save before moving abroad](#) to build your number.

Step 6: Research taxes before you move

Americans generally continue filing US tax returns even while living abroad, and you may also become taxable in your destination country based on how long you stay, where you work, your residency status, where your family and home are located, and whether you run a business. Do not rely only on the '183-day rule.' You may also need to understand the Foreign Earned Income Exclusion, Foreign Tax Credit, self-employment tax, social-security agreements, foreign bank account reporting, and state residency. Start with [Taxes when moving abroad](#), and speak with a professional familiar with both US and international tax rules before making long-term plans.

Step 7: Gather your documents

Document preparation almost always takes longer than expected — begin early. Consulates commonly request your passport, birth certificate, marriage certificate, divorce or custody records, criminal background check, proof of income, bank statements, employment letter, tax returns, health insurance proof, medical records, school records, diplomas, and pet vaccination records. Many need apostille certification, certified translation, notarization, or recent issue dates. Read [Apostille and document prep for moving abroad](#) to plan the paperwork order. Keep original copies, printed backups, secure cloud copies, and a checklist of expiration dates.

Step 8: Plan healthcare

Do not wait until arrival to understand healthcare. Research whether private insurance is required for the visa, when you become eligible for public healthcare, whether there is a waiting period, how much private care costs, whether your current policy covers international care, and how preexisting conditions are handled. Bring copies of prescriptions, medical summaries, vaccination records, dental records, and extra medication where legally permitted. Families should also research pediatric care, therapy services, disability support, and emergency care. See [Healthcare for Americans living abroad](#) for how to bridge the gap between US coverage and local eligibility.

Step 9: Choose schools and childcare

Families should begin school research well before moving. Options include local public schools, international schools, private schools, bilingual schools, homeschooling, worldschooling, and online schools. Compare language of instruction, admissions timing and waitlists, cost, curriculum and credit transfer, special-education support, transportation, and calendar alignment with your move. Local schools may offer deeper cultural integration and lower cost than international schools, depending on the child. Read [International schools vs. public schools abroad](#) and [Moving abroad with school-age children](#).

Step 10: Research housing carefully

Avoid signing a long lease before understanding the area. A short-term rental for the first few weeks or months lets you visit neighborhoods, test the commute, learn local rental practices, compare prices, check noise and safety, and confirm internet quality. Research typical deposits, guarantor requirements, furnished vs. unfurnished norms, utility setup, tenant protections, whether pets are allowed, whether foreign income is accepted, and whether the address can be used for residency registration. Be cautious about wiring deposits before verifying the property and landlord in person or through a trusted contact.

Step 11: Decide what to sell, store, or bring

Moving everything is usually more expensive and stressful than expected. Sort belongings into four groups: bring (essentials, sentimental items, hard-to-replace equipment), sell (furniture, duplicate items, vehicles), store (important items you may want later), and donate. Ask whether each item is expensive to replace, compatible with local voltage, fits smaller housing, and cheaper to ship than to replace. For a trial move, storing more may make sense; for a permanent relocation, selling more usually reduces cost and complexity.

Step 12: Organize your US life

Moving abroad does not eliminate US responsibilities. Before leaving, review your mailing address, banking, credit cards, driver's license, voter registration, insurance, student loans, retirement accounts, phone number, business registration, tax records, estate documents, and power of attorney. Most expats keep at least one US bank account, one US credit card, a US phone number, a secure mailing solution, and digital access to financial and government accounts. Enable two-factor authentication before changing phone numbers so you do not get locked out.

Step 13: Plan the move timeline

A realistic move often takes six to twelve months, though some visas require more or less. A typical 12-month timeline looks like: month 12 — define goals and shortlist countries; 9–12 — research visas, taxes, income, and schools; 6–9 — gather documents and build savings; 4–6 — submit visa applications where applicable; 3–4 — arrange housing, insurance, and logistics; 2–3 — sell, store, ship, and organize US accounts; 1 — confirm travel, documents, prescriptions, and backups; arrival — register locally, open accounts, and settle in. Build extra time into anything involving government

paperwork.

Step 14: Prepare for arrival

Your first days abroad may involve more administration than sightseeing: registering your address, applying for a local ID number, opening a bank account, setting up utilities, buying a local SIM, enrolling in healthcare, registering children for school, completing residency appointments, and arranging transportation or a driver's license. Keep all important documents in your carry-on — passports, visa approvals, medication, and original certificates should never go in checked baggage.

Step 15: Expect an adjustment period

Even a move you are excited about can feel difficult. Homesickness, culture shock, decision fatigue, loneliness, frustration with bureaucracy, language anxiety, and doubt are all normal — they do not mean you made the wrong choice. Give yourself time to build routines and relationships: join local groups, take language classes, create a weekly routine, explore your neighborhood slowly, connect with both locals and expats, schedule regular calls home, and avoid major judgments during the first few difficult weeks. Moving abroad is not a permanent vacation; it is ordinary life in a new place.

Common mistakes to avoid

Choosing a country based only on vacation experiences — a place that feels wonderful for one week may feel very different when dealing with rent, work, healthcare, and bureaucracy. Assuming a tourist stay allows remote work — entry permission and work permission are separate. Underestimating the budget — housing deposits, document fees, flights, and setup costs add up quickly. Ignoring taxes — short stays do not always eliminate local tax or business obligations. Shipping too much — many people regret paying to move items they rarely use. And expecting the move to solve every problem — a new country may improve your lifestyle, but it will not automatically eliminate stress, relationship issues, or financial habits.

The bottom line

Moving abroad is a major life change, but it becomes far more manageable when you break it into steps. Start with the decisions that determine whether the move is realistic: why you want to move, which countries fit your goals, which visas you qualify for, how you will earn income, and what the move will cost. Once those pieces are clear, the paperwork and logistics become easier to organize. You do not need to know every answer today — you just need to know the next step. Use NextLatitude to [find countries that match your lifestyle and budget](#) and [compare destinations side by side](#) to turn the idea of moving abroad into a plan.

Frequently Asked Questions

How long does it usually take to move abroad?

Six to twelve months is typical from serious planning to arrival. Visa processing, apostilles, and background checks are the most common bottlenecks — start those early.

How much money should I save before moving abroad?

Enough to cover all one-time moving costs (visa, documents, flights, deposits, shipping) plus several months of living expenses and an emergency fund. See the dedicated savings guide for a country-specific number.

Can I just move on a tourist visa and figure it out later?

No. Tourist entries do not grant the right to work or build residency, and most countries now enforce this more strictly. Choose a visa route before you go.

Read the full interactive version at nextlatitude.app/guides/how-to-move-abroad-step-by-step.

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