

WORKSHEET · CHECKLIST

The Relocation *Budget* and Timeline

A move abroad costs about three times what people budget and takes twice as long to feel normal. Plan the money and the ninety days before, and the ninety days after, on these pages.

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Why the budget is always wrong

People budget the flight and the first month's rent. They do not budget the deposit (often two or three months), the agency fee, the furniture, the twelve small purchases in the first week, the visa costs that arrive in three instalments, the overlap month where they are paying for two homes, or the income gap between the last pay cheque at home and the first one abroad, which with monthly payroll can be seven weeks.

Worked through in advance, none of this is a surprise. This document is the list, in the order the money leaves, with a countdown so the things that take weeks (police certificates, apostilles, cancelling a lease) start early enough.

RULE OF THREE

Whatever your first estimate of the move's cost, hold three times that in accessible money on the day you fly. You will not spend it all. You will spend more than you think.

01

The real cost of a move

Fill in every line, even the ones that will be zero. The zeros are the good news.

LINE	TYPICAL	MY ESTIMATE	WHO PAYS (ME / EMPLOYER)
Before you go			
Visa application fee	\$50–\$700		
Visa legal fees (if any)	\$0–\$3,000		
Document legalisation, translations, apostilles	\$100–\$600		
Police certificates, medical exam	\$50–\$400		
Degree recognition / skills assessment	\$0–\$800		
Language test	\$200–\$300		
Passport renewal	\$100–\$200		
Ending current lease (penalty, overlap month)	0–2 months rent		
Storage or shipping	\$200–\$3,000		
Selling / disposing of things (net)	often positive		
Getting there			
Flights (one-way, with bags)	\$150–\$1,500		
Travel insurance until local cover starts	\$50–\$200		
Temporary accommodation (2–6 weeks)	\$600–\$4,000		
First month there			
Rental deposit	1–3 months rent		
Agency fee	0–1 month rent		
First month's rent	1 month		
Furniture, kitchen, bedding (if unfurnished)	\$300–\$2,000		
Phone, SIM, internet setup	\$50–\$150		
Local registration, ID card, residence permit card	\$0–\$300		
Health insurance first premium	\$50–\$400		
Transport pass, bike	\$50–\$400		
The twelve small things	\$200–\$400		
The income gap			
Weeks between last pay at home and first pay abroad × weekly cost	often 4–7 weeks		

LINE	TYPICAL	MY ESTIMATE	WHO PAYS (ME / EMPLOYER)
Total			

NEGOTIATE THE EMPLOYER LINES BEFORE YOU ACCEPT

Visa fees, flights, temporary housing and a relocation allowance are standard in sponsored hires and common in any hire that requires a move. The Visa-Sponsored Job Playbook in this library lists what is normal and how to ask.

02

The 90-day countdown

Long-lead items first. Tick as you go; the dates column is for the deadline you set yourself.

Day 90 to 60

- ☐ Confirm the visa route and start the application (or confirm the employer has).
- ☐ Order police certificates from every country you have lived in.
- ☐ Start degree recognition or skills assessment if required.
- ☐ Book the language test if required.
- ☐ Check passport validity: 18 months beyond arrival is safe.
- ☐ Give notice on your lease, or line up a subtenant.
- ☐ Tell your employer, if you are leaving one; agree the end date around payroll.
- ☐ Open the relocation budget (section 1) and start the fund.
- ☐ Research neighbourhoods and rental norms in the destination (deposits, guarantors, agency fees).

Day 60 to 30

- ☐ Book flights once the visa timeline is clear. One-way, with the baggage you actually need.
- ☐ Book temporary accommodation for the first two to six weeks.
- ☐ Arrange travel and health insurance to bridge until local cover starts.
- ☐ Get documents apostilled and translated.
- ☐ Sort out your home-country tax position: are you leaving tax residence, and what needs filing?
- ☐ Decide what to do with your bank account, phone number, subscriptions and post.
- ☐ Sell, store or ship. Sell more than you think.
- ☐ Tell your bank you will be abroad; get a card with no foreign fees.
- ☐ Scan every important document to a cloud folder you can reach without your phone.

Day 30 to 7

- ☐ Confirm the visa is in hand or the entry permit is issued.
- ☐ Register the move with any authority that requires it (deregistration in Germany, Netherlands, etc.).
- ☐ Cancel or transfer utilities, gym, insurance; get final bills in writing.
- ☐ Arrange for prescriptions to cover three months, with the prescription letter.
- ☐ Print the first-week documents: lease or hotel confirmation, employment contract, visa, insurance, vaccination record.
- ☐ Set up a way to receive SMS codes from home (an eSIM or a family member).
- ☐ Withdraw some local currency, or confirm your card works there.
- ☐ Say the goodbyes properly.

Day 7 to 0

- ☐ Pack for the first two weeks, not the whole year; everything else can follow or be bought.
- ☐ Hand over keys; take photos of the empty place for the deposit.
- ☐ Confirm airport pick-up or transport to the temporary accommodation.
- ☐ Email yourself the address, in the local language, and the contact for day one.
- ☐ Charge everything. Download offline maps and the language pack.

03

Arrival week: the admin sequence

Almost everywhere, the steps depend on each other in this order. Doing them out of order costs a week.

1 Register your address.

Town hall, immigration office or local police, depending on the country. Many other steps need the certificate this produces. Bring the lease or a landlord letter.

2 Get the tax or citizen identification number.

Needed to be paid, to sign a lease in some countries, to open a bank account in most.

3 Open a bank account.

Bring passport, visa, address registration, tax number, and often the employment contract. Some countries let you open online before arrival; check.

4 Collect the residence permit card or complete biometrics.

If your visa was an entry visa, the permit itself is issued after arrival, sometimes weeks later. Book the appointment on day one.

5 Enrol in health insurance or the public system.

Often triggered by the employer; confirm it happened and get the number or card.

6 Give the employer everything.

Bank details, tax number, insurance number, address, emergency contact. Payroll cut-offs are unforgiving.

7 Sign the real lease.

Only after the tax number and bank account exist, in most places. Read the deposit and notice terms; take dated photos of every room.

8 Phone, transport, the doctor.

A local number, a transport card, and a registered GP or clinic before you need one.

BRING THREE COPIES OF EVERYTHING, AND THE ORIGINALS

Passport photos to the local spec, printed copies of the contract and the lease, and originals of certificates. The office that needs them is never the one with a printer.

04

First-90-days-there budget

Three months at double, one-and-a-half, and normal.

Month one is expensive: deposit, furniture, eating out because there is no kitchen yet, buying the things you did not ship. Month two is still high. Month three is roughly what the rest of the year will look like, and is the number to compare with your salary.

LINE	MONTH 1	MONTH 2	MONTH 3	NOTES
Housing (rent, deposit, fees)				
Setup (furniture, kitchen, bedding)				
Food and eating out				
Transport				
Phone and internet				
Insurance and health				
Admin fees (permit, registration)				
Sending money home / home obligations				
Social and exploring (do not skip this line)				
Total				
Net income				
Balance				

05

The life you are leaving

Loose ends that become expensive or impossible to fix from abroad.

Money and law

- ☐ Tax: final return or departure notification filed
- ☐ Pension: know what happens to contributions and whether they can move
- ☐ Bank: account kept or closed; a card that works abroad; online banking without a home phone
- ☐ Debts and subscriptions: cancelled or on autopay from an account that stays funded
- ☐ Voting and civic registration updated
- ☐ Will and emergency contacts updated

People and things

- ☐ Post redirected to someone who will open it
- ☐ Home phone number kept on a cheap plan for SMS codes, or ported
- ☐ Prescriptions and medical records copied
- ☐ Storage inventory written down with photos
- ☐ A trusted person with a spare key, a copy of your documents and power to act if needed
- ☐ Pets, plants, vehicles: rehomed, sold, or arranged

06 The one-page move plan

Moving from _____ Moving to _____

Reason (job, visa, season, study) _____ Target arrival date _____

Visa route _____ Visa status and date _____

Employer / host, and contact _____

Total move budget (section 1) _____ Held today _____ Gap _____

Temporary accommodation (address, dates) _____

THE THREE LONG-LEAD ITEMS I MUST START THIS WEEK

WHO HAS MY DOCUMENTS, SPARE KEY AND EMERGENCY CONTACT

MILESTONE	DEADLINE	DONE	NOTES

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- The Visa-Sponsored Job Playbook
- The Cost of Living Atlas
- The Digital Nomad Visa Comparison Chart
- The Income Stacking Worksheet
- The Geo-Flex Constraints Document

All at enroutejobs.com/publications

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