



Destination Determination Workbook

Before you choose a country, get clear on you.

This is not a country guide. It is a decision tool.

Most people start by asking “Where should I move?” This workbook flips that question. By the last page you will have a clear profile of what YOUR ideal destination needs to offer — your must-haves, your climate, your budget, your health and mobility needs, your people, your pets. Then you measure real places against that profile instead of guessing.

Answer honestly. There are no wrong answers, and you can revisit this anytime.

Two ways to use it

Type your answers directly into the fields and save the file — or print it and write by hand.

1

Why Am I Exploring Life Abroad?

What draws you to the idea of living abroad? (Check all that apply.)

Lower cost of living

A better climate

Healthcare access or cost

A lifestyle change

Adventure & new experiences

Closer to (or farther from) family

A slower pace of life

More safety or stability

Stretching a fixed income

Other:

What concerns you most about it? Name the fears honestly — they shape what you'll need.

In a sentence or two, describe the daily life you're picturing.

2

My Starting Point

*This section is about **you**, not the destination. Knowing what's fixed and what's flexible makes every later choice easier.*

My approximate monthly income: \$ _____ **per month**

Where does that income come from? (Check all that apply.)

Social Security / SSDI

A pension

Investments or savings

Remote work or a business

Part-time or local work

Rental or other income

Have I confirmed that each income source can still be paid to me while I live abroad, and how it would be taxed?

This is the single most important early question. An income source that can't follow you across a border can rule a place out before climate or housing ever matter.

Yes, confirmed for all sources

Partly — still need to check some

Not yet — this is a to-do

Savings / cushion I can draw on: \$

My health today:

Generally stable

Managing one or more conditions

Expecting changes over time

Obligations that tie me to a place or a timeline (work, family, a lease, care for someone):

3 My Requirements, Sorted Into Tiers

Not everything matters equally. Use the idea bank to get thinking, then sort what matters into three tiers. The deal-breakers are what you'll measure real places against later.

Idea bank (check anything that pulls at you, then sort them below):

Affordable housing

Warm climate

Walkable streets

Pet-friendly rules

Stable government

Direct or short flights to the U.S.

An established expat community

Strong rights & autonomy for women

Quality healthcare nearby

Low humidity

Reliable public transit

Single-level / accessible housing

Low crime

An English-speaking community

Welcoming to retirees / newcomers

A familiar pace and culture

DEAL-BREAKERS — without these, a place is off the list:

STRONG PREFERENCES — these weigh heavily but won't end the conversation alone:

NICE-TO-HAVES — pleasant, but they won't decide anything:

4 Climate & Environment

What climate suits you best? (Check all that fit.)

Tropical

Warm year-round

Four distinct seasons

Mild & temperate

Dry / arid

Coastal

Mountain / highland

Doesn't matter much

Humidity:

I'm fine with high humidity

Moderate only

I need it dry

Environmental factors I need to AVOID (heat extremes, allergens, altitude, damp, air quality):

What does my body tell me? Climates that have helped or hurt my joints, breathing, or energy:

5**Health & Well-Being****How central is healthcare access to this decision?**

Critical – a top driver

Important

Helpful but not decisive

Not a major factor

Conditions I need to plan around:**Specialists or ongoing care I rely on:****Prescriptions I must be able to fill reliably:****Mobility or accessibility needs I have today:****6****Planning For My Future Self**

You're not only choosing for who you are now — you're choosing for who you'll be in 10 to 15 years. This is where people most often under-plan.

How might my health, mobility, or energy realistically change over the next 10–15 years?**Would this place still work if I needed more day-to-day support? What would “more support” look like?**

How much upkeep do I want to take on?

- A big home / garden is fine
- Something moderate
- Low-maintenance, please

If I needed help one day, who would it be — and how far away are they?

7 Mobility & Daily Living

Which everyday factors matter most to me? (Check all that apply.)

- Walkable, flat terrain
- Single-level housing
- Getting around without a car
- A low-effort daily routine
- Accessible buildings & transit
- Close to shops & groceries
- Short distances to services
- Help available for errands/home

Daily-life challenges I specifically want to plan for:

8 Housing

In the beginning, I'd prefer to:

- Rent
- Buy
- Undecided

A common piece of advice: rent first, even if you plan to buy. It lets you test a place before committing.

The kind of home I picture:

- Apartment / flat
- Condo
- Other / not sure
- House
- Gated community

Comfortable monthly housing budget: \$ _____ **per month**

Must-haves in a home (and things to research: can foreigners — and a woman on her own — rent or buy easily here?):

9

Pets & Companions**Will pets be moving with me?**

Yes

No

How many, which species, and roughly what ages?**Any senior or special-needs animals, or special travel considerations?****I understand I'll need to research vaccinations, import paperwork, and possible quarantine for each destination.**

Noted – added to my research list

10

Family, Community & Connection**How important is staying physically close to family?**

Very important

Somewhat important

Not important

How often would I want to return to the U.S.?**Travel realities that matter to me:**

I need direct or short flights

I must be able to get back quickly in an emergency

Affordable flights matter a lot

Distance isn't a big concern

The kind of community I want around me:

A quiet local town

An active expat community

A mix of both

Big-city energy

Small & familiar

What would make me feel isolated — and what would make me feel at home?

11 Safety & Independence

What does feeling safe and independent day-to-day require for me? (Check all that apply.)

- Low crime
- Feeling safe walking alone
- Stable, predictable politics
- Strong rule of law
- Welcoming to newcomers & retirees
- Equality & autonomy for women
- Being able to manage life in the local language
- Not feeling constantly on guard

In my own words, what “independent and unbothered” looks like where I live:

12 Risk & Adaptability

An honest read on your own appetite for the unfamiliar narrows the field fast.

Learning a new language:

- I'd enjoy it
- I'm willing to try
- I'd rather not / need English to work

Paperwork, bureaucracy, and red tape:

- I can handle it
- Tolerable in small doses
- I'd need help or simplicity

How much expat infrastructure do I want (English-speaking doctors, services, community)?

Essential

Nice to have

I prefer to blend in locally

How adventurous am I really — and how much familiarity do I need to feel okay?

13 My Destination Profile

This is the payoff. Pull from everything above and describe — in plain language — the kind of place that fits you. Not a country name yet. A character sketch of the right place.

Based on everything above, my ideal destination has these characteristics:

My non-negotiables, in one place (carry these forward from Section 3):

14 From Profile To Shortlist

Now — and only now — start looking at real places. Research candidates against the profile you just wrote, then rate how each one measures up against your must-haves. ✓ = meets it, ~ = partly, ✗ = misses it.

My top must-haves	Candidate 1	Candidate 2	Candidate 3

My leading candidate right now:

Why it stands out:

The biggest question I still need answered before I commit:

Next step

Once a candidate feels right, don't commit yet — plan a scouting trip and rent before anything irreversible. When you've truly chosen, move on to the Moving Abroad Action Planner.