



Relocate Abroad Financial Planning Research Checklist



Questions to research before modelling a move to another country.

How to use this

Research the questions that apply to you, write down the numbers you find, then use those facts as inputs or assumptions in Styrvia. Country rules vary, so verify tax, legal, benefit and pension details with official sources or a qualified professional when needed.

Tax and residency

- When would you become tax resident in the destination, and when would tax residency end in the current country?
- Is there an exit tax, departure tax, wealth tax, or special rule for investments, pensions, or property when you move?
- Is there a tax treaty between the two countries, and how are salary, pension, investment income, and capital gains allocated?
- Do you need local tax registration, social-security registration, or professional tax advice before moving?

Work, visa and benefits

- Do you have the right to live and work there, and what visa, permit, or minimum-income rules apply?
- Will your current employer allow cross-border work, or will payroll and employment terms change?
- How are healthcare, social insurance, unemployment protection, and state-pension accrual affected?
- Are public benefits or family support available only after a residence period?

Housing and cost of living

- What are realistic rent or purchase costs in the actual neighbourhood you would use?
- What deposit, agent, legal, furnishing, utility, and moving costs are required?
- How do childcare, school, transport, healthcare, insurance, and everyday costs compare?
- If you keep a home in the old country, what tax, mortgage, vacancy, rental, and management costs remain?

Currency and long-term finances

- Which income, assets, debts, pensions, and future expenses will be in different currencies?
- What exchange-rate movement would materially change the plan?
- Can your pensions and investment accounts remain open, and how are withdrawals taxed after the move?
- What would it cost to move back if the relocation does not work out?

Relocate abroad: numbers and research notes

Use this page to turn your research into concrete assumptions before you build or update the scenario in Styrvia.

Numbers to collect before modelling

Destination net income _____	Destination housing cost _____
Moving and setup costs _____	Tax-rate assumptions _____
Healthcare and insurance _____	Currency/FX assumption _____
Old-country costs retained _____	Move-back reserve _____

Research notes and sources

Source or question	What I found / assumption to use	Date checked

Use with Styrvia

Open the Relocate abroad example at styrvia.com/examples/relocate-abroad, build your household baseline, then test the facts and alternatives you researched here.

This checklist is a research starting point, not personalised financial, investment, tax, pension or legal advice.