January Jump Start: The Workshop Booklet

Building Your Financial Framework for 2026 while living abroad

Dismantle Anxiety.
Install Wealth Portability.

Presented by
abroaden

Introduction

If you're reading this, it means you've already done the hardest part of financial planning: you stopped running.

For most people living abroad, the start of a new year is a mix of excitement and a low-level, underlying hum of anxiety. We tell ourselves that this is the year we'll finally "sort out the bank stuff," understand our local tax obligations, or stop losing 3% of our hard-earned money to nameless bank fees. But then life happens. The "Hidden Person" at the dinner table — also known as the emotional weight of our financial history — starts whispering that it's too complicated, too boring, or too late.

It isn't.

At abroaden, we've spent years working with the international community, and we've seen the same pattern over and over: brave and intelligent individuals who can navigate living and thriving outside their comfort zone but feel like they are playing with "Monopoly Money" because their financial foundation is built on sand. We call this the "Living Abroad Tax;" the hidden cost of not having a framework that travels with you.

This booklet is designed to be your antidote to that tax. It isn't a collection of "get rich quick" tips. It's a straight forward guideline to help you make better decisions your future self will thank you for. Inside, you will find an overview of what we covered in our January Jump Start session. We've paired these strategic summaries with four high-impact checklists designed to help you reclaim your cognitive bandwidth and install true wealth portability.

Before you turn the page, take a deep breath. Financial wellbeing isn't about being a math genius; it's about having the care and vulnerability to look at the cold truth so you can build a future that actually belongs to you.

Let's get to work.

Elliott Locke ACSI *Co-founder & CEO of abroaden*

The Core Framework Summaries

Part 1: Mindset & The Hidden Person

Money is rarely just about the digits on your screen; it is about the "Hidden Person" at your dinner table. As Wharton Professor Wendy De La Rosa points out, money is inextricably linked to our most profound human experiences—marriage, international relocation, and our biggest crises. When we ignore our financial reality, we aren't just making an "accounting error"; we are committing a failure of care toward ourselves and those we love. If you saw a partner with a broken arm, you wouldn't just hold their other hand and ignore the injury—ignoring the "Hidden Person" is no different.

The biological cost of this avoidance is higher than you think. Research shows that the stress of financial scarcity can trigger a scarcity response in the brain, leading to a temporary 10% drop in functional IQ. By "ostriching" or avoiding your bank statements, you are actually increasing your cognitive load and making it physically harder to solve the problems causing the stress. Reclaiming that 10% requires normalizing financial vulnerability. Sharing the "cold truth" with a trusted partner or circle isn't just about math; it's a profound act of intimacy that frees up the mental bandwidth you've been wasting on avoidance.

To protect this reclaimed bandwidth, we install the "Financial Health Hour." Think of this as a monthly "sick day" for your money. It is the ritual where you stop reacting to the world and start auditing your system. This is where you beat the "Loyalty Trap"—the strategy where banks and insurers rely on your inertia to double your rates the moment an introductory deal ends. By setting a "Financial Radar" 180 days out, you move from being a victim of the system to a proactive architect of your own cash flow.

Part 2: Defining Your Roadmap

Most New Year's resolutions fail because they are "Wishes" in disguise. A wish is a vague desire like "I want to buy a house someday," which your brain treats as a dream rather than a directive. To build a roadmap that works, you must convert these wishes into math-based "Requirements." A requirement is Specific, Measurable, and—most importantly—Time-bound. When you say, "I require €120,000 for a down payment in Valencia by June 2028," you've given your brain a logic problem to solve rather than a fantasy to ignore.

Saving often feels like a loss because our biology is wired for the present. We bypass this trigger by reframing savings as the **"Future Me Agreement."** You aren't depriving yourself today; you are pre-paying for the freedom of a partner you haven't met yet: your future self. If you don't fund this agreement now, "Future Me" pays the price through burnout, limited career options, and a lack of mobility. We don't save out of guilt; we save to fulfill a contract with the person we are becoming.

The foundation of this roadmap must be built before you start looking at the "balcony" views. We categorize every requirement into **Essentials** (your security foundation) or **Aspirationals** (your lifestyle upgrades). Your Hard Reset Fund and base retirement are the "Hull" of your ship; property in the sun or a career sabbatical is the "Helipad." If the math shows your goals exceed 20% of your income, you don't have a math problem—you have a priority problem. You must extend the timeline or lower the requirement, but you never compromise the foundation.

Part 3: Immediate Control (Cash Flow)

Cash flow is the fuel for your roadmap. We don't use budgets to restrict your life; we use allocations to ensure your freedom. The **50/30/20 Rule** is our engine room: 50% for Needs, 30% for Lifestyle, and a non-negotiable 20% for your Future. That 20% is your "Priority Number"—it is the fuel that funds the requirements you defined in Phase 2. If you aren't paying yourself that 20% first, you are essentially working for everyone else except your future self.

Living in high-cost hubs like London, Barcelona, or Munich often makes the 50% "Needs" bucket statistically impossible for single earners or new arrivals. In these scenarios, we pivot to a **60/20/20** split. The "Abroaden Golden Rule" remains: if your rent or *autónomo* quotas are too high, they must eat into your "Wants" (Lifestyle) bucket, never your "Future" (Security) bucket. Protecting that 20% is the only way to ensure you don't end up a high-earning professional with zero actual liquidity.

To stop the leaks, we must tackle the "Monopoly Money" illusion. When you spend in a foreign currency or via digital swipes, the "pain of paying" is dulled, leading to unchecked lifestyle creep. We anchor to local units and use dedicated pre-paid cards for the "Wants" bucket. By topping up a set monthly amount and stopping when the balance hits zero, you remove the need for constant mental math and install a "Hard Limit" that respects your framework.

Part 4: The Protection

As an international professional, your margin for error is thinner than that of a local. You lack the familial safety nets and social buffers that people who stay home take for granted. This is why a standard emergency fund isn't enough. You need a dedicated **Hard Reset Fund**—the literal cost of a crisis exit. This includes last-minute flights, shipping, and a deposit for a new life in your home country. This is your "insurance policy" against geopolitical or career instability.

We also have to talk about the "Math of the Interest Spread." Carrying high-interest debt, like a credit card balance or an old overdraft (often 15–22%), is effectively an "Anti-Investment." While you might be aiming for a 7% return in the stock market, these interest leaks are guaranteed losses that cancel out your progress. Paying off a 20% interest line is the same as finding a guaranteed 20% return on your money—it is the most immediate financial win available to you.

Finally, treat your safety net as a non-negotiable bill you owe yourself. Use "Sinking Funds"—automated sub-accounts dedicated to specific protection goals—to ensure your security grows quietly in the background. Professional resilience is what gives you the "Confidence to say No" to a bad client or a toxic job. It's not just money; it's the capital that buys you the right to choose your next move.

Part 5: Future Wealth & Portability

The biggest trap for global earners is the **Performance Trap**. You are often sold "tax-sheltered" local products, like Spanish *Planes de Pensiones*, that offer a small immediate tax break but suffer from high management fees and abysmal underlying performance. A €1,500 tax deduction today is a terrible deal if the investment only grows at 2% while a global DIY portfolio is returning 7%. Over twenty years, that performance gap can cost you tens of thousands of Euros in compounding opportunity costs. **Math > Tax Breaks.**

Portability is the "Gold Standard" for your assets. Your wealth must be as mobile as your career. We run every asset through the **"Border-Crosser" Test**: if an account forces closure when you change tax residency, or if it triggers a "PFIC" reporting nightmare for US citizens, it is a liability. You need "Residency Neutral" accounts—global platforms like Interactive Brokers or DeGiro—that travel with you regardless of where you pay *Hacienda* or the IRS.

Long-term wealth is built through global diversification, not local speculation. Do not bet your entire retirement on the economy of the one country you happen to be living in right now. By focusing on the "4th Pillar" (DIY investments), you maintain full control and flexibility. You ensure your wealth is insulated from local economic shifts and that it is always within reach, wherever your global journey takes you next.

Part 6: Automation & The Fresh Start

The final step is closing the "Intention-Action Gap" by removing willpower from the equation. High-performing financial systems don't rely on your memory; they rely on your "Set-and-Forget" workflow. By automating the split the moment your paycheck hits — moving the 20% to "Future," the fixed amount to "Needs," and the remainder to your "Wants" card — you eliminate decision fatigue and guarantee that your roadmap stays on track even when life gets chaotic.

But automation isn't "abandonment." You still need to manage the system, which is why the **Financial Health Hour** is non-negotiable. This 60-minute monthly ritual is an act of self-care. It's the time you set aside to review your trackers, kill "Zombie" subscriptions, and check your 180-day radar. It prevents the "Hidden Person" from becoming a source of anxiety again and ensures that your framework is actually serving your life, not the other way around.

January is the jump start, but the "Health Hour" is the endurance. You now have the mindset, the direction, the fuel, and the protection. It’s time to stop "wishing" and start executing. Block out your first Health Hour for this coming Sunday, brew a coffee, and allow yourself the vulnerability to look at the numbers. Your 2026 self will thank you for the freedom you are building today.

Part 6: Your Next Move: Reclaim Your Bandwidth

Building a roadmap is a major achievement, but the real work happens in the execution. If you need support navigating the complexities of cross-border finance, here is how you can stay connected and move forward:

1. Weekly Intelligence: "WTF is going on with the Economy?!"

Join over 10,000 international professionals. Get clarity on the major economic and financial stories making headlines and what they actually mean for your savings. We break down the "Living Abroad Tax" in real-time every Sunday evening.

2. Professional Second Opinion (1:1 Strategy Sessions)

Do you have a financial plan but aren't sure if it makes sense? Are you trying to figure out how to manage money across multiple residencies? Our experts hold certifications in wealth management and financial planning (CISI/EFPA) and live abroad just like you.

We don't sell financial products—we give you reliable answers to complex questions to help you avoid costly mistakes.

Special Offer for Workshop Attendees: Normally **€181.50**, get a 1-hour strategy session for just **€99** (VAT included). **Book Here:** abroaden.co/coaching **Promo Code: JUMPSTART2026**

3. Join the Community

Follow us for daily snackable insights and "No-BS" tips on mindset and wealth portability:

- **LinkedIn:** Abroaden
- **Instagram:** @abroaden.co

About abroaden

abroaden is the financial wellbeing and education platform built specifically for people living and working abroad. We believe that global professionals shouldn't be penalized for their mobility. Our mission is to provide the international community with transparent, low-cost, and unbiased information to help them dismantle financial anxiety and install true wealth portability. Through our on-demand workshops, interactive tools, and professional strategy sessions, we help you build a financial foundation as mobile as your career.

About the Author

Elliott Locke, ACSI is the co-founder and CEO of Abroaden. Originally from the United States, Elliott moved to Belgium in 2002 for University and has spent over 15 years in the financial services industry, spanning institutional banking, fintech, and product development.

He co-founded Abroaden because he was baffled by the lack of clear, unbiased financial guidance for people living away from their home countries. Elliott holds professional qualifications in International Wealth and Investment Management from the **Chartered Institute for Securities & Investment (CISI)**. He is also the co-founder of BCN Fintech, Barcelona's leading financial technology community, and is a passionate advocate for financial literacy in the global professional community.