The Action Checklists

abroaden

How to Use These Tools (Without the Heart Palpitations)

We know that looking at bank statements and tax codes can feel like staring into a broken mirror. But remember: your 10% IQ drop is caused by the *avoidance*, not the math.

These checklists are part of the **abroaden** ecosystem, designed specifically for people living abroad by experts who live the same life you do. They are the tactical implementation of everything we covered in our **January Jump Start** workshop. Think of them as your "surgical strike" tools designed to help you stop the "Living Abroad Tax" in under an hour.

Don't try to do everything at once. Pick **one** checklist (We suggest starting with the 10-Minute "Friction Tax" Audit) and complete it this weekend during your first **Financial Health Hour.** This isn't just about checking boxes; it's about reclaiming the mental bandwidth you've been wasting on "Monopoly Money" anxiety and installing the foundation for a career that is truly portable.

1. The 10-Minute "Friction Tax" Audit

Stop the leaks. Reclaim your bandwidth.

- [ ] **Zombie Subscription Scan:** Open your banking app. Scan the last 30 days. Identify at least 3 recurring payments for services you no longer use or value. **Action:** Cancel them immediately.
- [ ] **The "Lazy Money" Hunt:** Look at your primary current account. Is there more than 1 month of expenses sitting there earning 0% interest? **Action:** Move the excess to a high-yield vault or the "Future Me" bucket.
- [ ] **Bank Fee Verification:** Are you paying a "Monthly Maintenance Fee"? **Action:** If yes, call the bank to waive it or research a digital-first "free" alternative.
- [ ] **The FX Fee Stress-Test:** Check the "Terms & Conditions" or a recent foreign transaction on your primary card. Are you paying a 3% "Non-Sterling/Euro Transaction Fee"? **Action:** Switch to Wise or Revolut for daily spending.
- [ ] **Paycheck Alignment:** Do your major bills (rent, utilities) exit your account after your salary arrives? **Action:** Contact providers to sync due dates with your pay cycle to remove cash-flow friction.

2. The "Future Me" Requirement Worksheet

Turn your dreams into math.

The key objectives of the research are enumerated here. Here are examples:

Requirement Name	Essential or Aspirational?	Total Cost (€)	Target Date (Months)	Monthly Priority Number
Example: Hard Reset Fund	*Essential*	*€5,000*	*10 Months*	*€500 / mo*

The Reality Check:

- Is your Total Monthly Priority Number **≤ 20%** of your net income?
- If **NO**: Extend your timeline or lower the requirement. Do not cut the 20% allocation.

3. The "Border-Crosser" Portability Test

Vetting your assets for a global career.

- [ ] **The Residency Check:** Does this provider allow you to maintain the account if you move tax residency to a different continent?
- [ ] **The Digital Access Test:** Can you access the account, perform transfers, and receive 2FA codes using a non-local phone number or IP address?
- [ ] **The Reporting Nightmare (PFIC) Scan:** If you are a US citizen/green card holder, is this a local mutual fund or insurance-wrapped product? (If yes, it may trigger punitive IRS reporting).
- [ ] **The "Phantom Tax" Audit:** If this is a "tax-free" local product, does that tax-free status disappear the moment you cross the border?
- [ ] **The Exit Fee Review:** Are there "lock-in" periods or "surrender charges" that penalize you for moving your money early?

4. The Emergency Admin "Map of Assets"

Administrative Resilience for you and your heirs.

Note: This is a map, not a Will. Professional legal counsel is required for formal estate planning.

- [ ] **Primary Bank Locations:** List the names and locations of all current and digital accounts.
- [ ] **Digital Wallet Access:** Where are the recovery keys or pointers for your digital assets stored?
- [ ] **Insurance Portfolio:** Policy numbers and contact details for Life, Health, and Professional Indemnity insurance.
- [ ] **The "Inner Circle" Contacts:** Names and numbers for your Lawyer, Accountant, and trusted financial partner.
- [ ] **Physical Resilience:** Do you have at least €200–€500 in physical cash stored securely at home for "Cyber-Glitches"?
- [ ] **The Document Vault:** Where is the physical folder containing your passport copies, birth certificates, and property deeds?

Next Step: Choose **one** checklist. Complete it this weekend during your first **Financial Health Hour.**

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