



# Emigration Checklist

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There's a lot to get excited about when moving abroad, but there's also a lot to do. With so much to remember it's only natural that you might forget something important. The more organized you are, the easier you'll find the whole moving process. Moving overseas is a dream for many so wouldn't it be better to focus on the experience rather than on the mountain of admin?

To help you out, we've put together this handy to-do list. It's broken into monthly segments, starting when you have 90 days to go and taking you right up to the move itself. If you work through the steps it should help make getting ready for the move relatively stress-free.



# 90

## Days to Go

The countdown begins! This is the time to get all your research completed so you have a thorough idea of what needs to be done both in your current home and in your new country of residence.

### Research

- Start by getting to know the area you'll be living in. You'll need to research the cost of living, what kind of local amenities there are and what interesting or useful places are nearby.
- Visiting in person is the best idea, as it allows you to explore properly and chat to the locals. If you can't make it, you can turn to regional newspapers, magazines, brochures and travel guides for information. Try visiting expat websites and registering on suitable emigration forums. While websites like these have a number of articles on living abroad for you to get your teeth into, it can also be invaluable to talk to successful and aspiring expats. Forums offer the perfect place to discuss issues and get your questions answered.
- Learning the language of the area you're moving to will help you settle in better and make it easier to ingratiate with locals. Research lessons for yourself and your family, taking into account the cost and how long it will take you to become fluent. According to the Foreign Language Institute, it takes around 600 hours to become proficient in reading or speaking a language like French or Spanish. Harder languages can take much longer: the most complex, like Mandarin, could take over 2,000 hours.

## Documentation

- It should go without saying that you will need a valid passport before you can live overseas! Ensure your entire family have valid passports which won't expire before you move. How long your passport will last depends upon which country issued it, but adult passports generally last for ten years while children's passports last for five.
- Unless you're moving from one European Union member state to another, it's likely that you will need a visa to live and work in your new country. Most countries have different types of visas that you may be eligible for. The easiest way to find out what kind of visa you'll require is to get in contact with the immigration department in the country you intend to move to. Their website will probably have a lot of information to get you started.
- If you're planning to carry on driving you might need to get yourself a new license, although if you're planning to move to a country within the European Economic Area (EEA) or Switzerland, a driving license from Great Britain or Northern Ireland is valid.
- Depending upon what kind of possessions you intend to bring with you, you may need to get special documentation.
- Now is a good time to book your flights. It's also worth considering whether you will need to arrange hotel rooms, either before you depart or after you arrive, so that these can be booked as well.

## Employment

- If you're planning to continue working while abroad you'll need to research career opportunities and the kind of criteria you need to fill in order to gain employment.



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- If you're planning to continue working while abroad you'll need to research career opportunities and the kind of criteria you need to fill in order to gain employment.
- If you are planning to retire abroad, or are already retired, you can get information on accessing your pension overseas by calling the International Pension Centre. In order to receive your payments you will need to set up an international bank account so that you can provide an International Bank Account Number (IBAN) and a Bank Identification Code (BIC).

## Finance

- It will be much easier to get started in your new country of residence if you have familiarised yourself with the local currency, so start getting to grips with it now.
- You may also need to exchange your money into the local currency in order to pay for the start-up costs of moving overseas, like organising accommodation. Research your options and discuss your needs with a reputable currency broker like **TorFX** ([www.torfx.com](http://www.torfx.com)). They can offer you great exchange rates, often undercutting the banks by up to 90%, and totally fee-free transfers. Additionally, as currency specialists, brokers can give you access to other services that high street banks don't offer, like forward contracts – which allow you to fix a rate up to two years ahead of needing to move your money. You'll benefit from getting in touch well in advance of your move, as your broker can then monitor the markets and give you guidance on the best time to make your transfer. Using a currency broker is also a cost-effective means of managing regular currency transfers once living abroad as you won't have to pay the fees levied by most banks.
- Keep all the documentation pertaining to your move, as you may be able to claim back some of the tax you have paid. It's a good idea to collect the necessary documents into a folder so they are easy to find.

## Finance

- Your bank will need to be informed of your plan to move, so book an appointment to discuss your requirements. If they can't offer you all the necessary services overseas, you'll need to look for another bank that offers global accounts and online banking services.
- Make sure you have configured online banking so that you can easily check your account while overseas. You should also switch to receiving electronic statements instead of paper ones if you haven't already done so.
- Remember to check that your debit and credit cards are still valid – you'll need to order replacements for any cards that could expire in the near future.
- Contact the Department of Work and Pensions to check if you are eligible to receive welfare benefits abroad. This only applies if you're moving to a country that is part of the EEA, or certain other countries the UK has a special relationship with.
- Let the Student Loans Company know that you are moving abroad. They will give you an Overseas Income Assessment Form to fill in and return so that they can advise you regarding any repayments you may have to make. There may be a different income threshold before you have to repay your loan in the country you are planning to move to.

## Health

- You might need vaccinations before moving so do some research into what jabs you'll require and when you should have them.



## Health

- Get copies of your medical records from your doctor's surgery. Your GP also needs to be informed that you are moving abroad.

## Home

- Many people choose to keep their existing home and rent it out while abroad. Now is a good time to start looking for potential tenants. You might want to use a local agency to help you with this – as well as finding tenants they will be able to offer you property management services, taking care of any issues or maintenance required in your absence. If you aren't going to use an agency, you might want to nominate a close friend or relative to inspect the property regularly and to be the main point of contact for your tenants. Decide whether you will leave any furnishings behind for the tenants and complete any jobs and repairs that may be required.
- If you are going to sell your property, it should be on the market by now. You should also put together contingency plans so that you know what you'll do if the property sells faster than you anticipated, or doesn't sell before you plan to have moved.
- You'll need to research the property market abroad to find out how much it would cost to rent or buy. It's best to actually visit the area in person as you'll be able to get a much better feel for the place. You can always use newspapers, books, travel guides, magazines, forums and websites for information if you don't have time or the resources for a visit. Either way, you'll be able to get a good idea of the prices you will be expected to pay.
- Make an inventory of all your possessions. Valueless and unusable items can be disposed of and you can make extra money by selling things that you won't need.
- Consider the electrical appliances you want to take with you: will you need to purchase adapters to make them fit the local plug sockets?

## Home

- Find the details of several international movers. They should be accredited by a respected body like the British Association of Removers (BAR) so that you know they're trustworthy. Get quotes from several companies so that you can get a good idea of the average price – getting just one quote leaves you open to perhaps being charged more than necessary. They'll need to know exactly when you plan to move and should provide you with a detailed cost breakdown, including details of any insurance policies they may have to cover your possessions.

## Children

- Your children's school will need to be notified that they are leaving. You may need transfer forms and you should obtain copies of exam certificates, school reports and examples of their work.
- The British Council has a database containing details of more than 40,000 schools located in 184 countries. It's a great place to start when searching for a new school for you child. You should involve them in the process so that they feel included in the move. Consider both local and international schools. Your chosen school needs to know when your child will be starting and may want examples of their academic performance, as well as information on their health.

## Pets

- You'll need to research quarantine rules if you plan to bring your pet or pets with you overseas. They might need vaccinations and you will have to get a pet passport. Get in touch with companies like Air Pets, who specialise in pet relocation.





# 60

## Days to Go

You're getting closer to your big move! With lots of research already carried out you'll have a strong idea of the arrangements you need to make, but there's still plenty left to do!

### Documentation

- You'll want several copies of your most important documents – marriage and birth certificates, certificates of education, financial information and insurance policies. As well as creating digital copies, you'll want several hard copies to keep nearby. Give one to your family, pack another securely away with the rest of your possessions and keep one handy in your travel bag.
- Seeing as you will have the necessary documents collected and to hand, you might like to make a will.

### Employment

- If you are currently employed, now is the best time to hand in your notice.
- The tax office will need to know the date you plan on leaving the country – they will need you to complete a P85 form and send this along with Part 2 and Part 3 of your P45. Self-employed people will need to send in a Self-Assessment Tax Return. Any outstanding tax will need to be paid off before you leave.

## Employment

- You will need a tax number in your new country of residence, so find out how to register for that.
- If you intend to find employment abroad you will need to start applying for jobs now. Remember that companies may expect you to attend an interview, so be honest about when or whether you will be available.
- You will need to know the income tax laws for the country you are planning to move to and whether or not there are tax breaks for foreigners.
- Get professional and personal references. Make several copies so you've always got them ready to go.

## Finance

- You might want to look into domestic banking options in your new country of residence. Find out what kind of documentation would be required in order to open an account.
- Think about how you want to access your money. Do you want it transferred into the local currency as a lump sum or in regular increments? A currency broker could be your best option, as reputable companies like **TorFX** ([www.torfx.com](http://www.torfx.com)) don't charge transfer fees – while banks often do – and can secure you a highly competitive rate.



## Health

- The standard and cost of healthcare across the world can vary significantly. Research the healthcare system in your new country so you are aware of what to expect. This is especially important if you have a chronic health condition.
- Research relevant local health specialists, such as opticians, doctor's surgeries and dental practices. Demand might be high, so check with them to see if they are able to take on new patients.
- Get a family international health insurance policy to ensure you have access to all the treatment you require and the help you need.

## Home

- Moving your household items abroad could end up being more expensive than simply buying new furniture and appliances abroad. Make a list of all the things you're planning on taking with you and what you want to leave behind. You'll have to decide what you wish to do with the items you aren't taking: do you want to sell them, give them to family or friends, or leave them for a tenant? You could always put your stuff into self-storage until you decide for certain. Make sure you have checked what your new home overseas comes with before getting rid of any essential appliances.
- Find out how to go about setting up your utilities (water, electric, gas, telephone and internet) in your new home.
- Find out the best way to pay for bills while you are abroad. Regular overseas payment services from a broker like TorFX can help make it easy and affordable to exchange currency on a frequent basis.
- If you are planning to rent out your property back home, you'll have to ensure you have a landlord insurance policy and building and contents insurance. Have any gas appliances inspected to ensure you have a valid Landlord Gas Safety Certificate.

## Home

- If you plan to sell your property, arrange to have your home insurance policy cancelled the day after you move out.

## Children

- Keep your children involved in the move by getting their opinions and input during the decision making process. Younger children tend to cope with upheaval better than older children, who will have more emotional attachments, but bear in mind that this might be a difficult transition for them.

## Pets

- If your pet will not be coming with you, now is the time to find them a new home. It can be tough to give away your pet, but doing so early means you can visit them a few times in their new surroundings to help them get settled and adjust to the transition.



# 30

## Days to Go

The move is in sight! While there are still plenty of things that need to be sorted, you've done a lot of the groundwork by following this checklist.

### Finance

- Put together a budget that covers the cost of moving: transport, accommodation, food and drink. Get in touch with your currency broker and exchange enough money into the local currency of your new home to cover these expenses.
- You'll need to pay all your outstanding bills. Alternatively you could give the money to a friend or family member so that they can pay the balance when it is due.

### Employment

- Arrange a final health check-up with you GP and ensure the surgery knows that you are moving away.
- If you regularly take medication you'll need to check whether the same type or brand is available in your new country of residence. You may need to be prescribed an equivalent. You could also arrange a long-term bulk supply, although remember that this will need to be cleared through Customs and Excise with a proof of prescription.

## Home

- Pack away the non-essential items that you won't need until you have moved and are set up in your new home.
- Make a list of what needs to go in your travelling bags so you don't forget to pack something important. Remember that the climate might be different, which could change what you need to take!
- Cancel all your subscriptions and utilities. It's best to arrange for your gas, water and electric to be shut off 24 hours after your leaving date, while utilities in your new home should be connected at least a day before you arrive.
- You will probably need to get a sim card from a domestic phone network, as your current provider may charge exorbitant roaming fees.
- It would also be a good idea to cancel any Municipal or Council tax payments at this stage.
- Make a list of all the direct debits in your name and cancel them if you need to.
- If you plan on renting your property you'll need to get the utility bills updated so they have the tenant's names on them.
- Set up internet banking, if you haven't already so that you can access your mortgage account by going online.
- You will need to redirect your post: decide where you want it to go and then inform the Royal Mail.
- Confirm all the details regarding your move with your chosen removals firm.



## Children

- Your child might want a leaving party to say goodbye to friends and it may help to take their mind off any negative aspects of the move.
- Check to see if there are any interesting extracurricular activities in the local area that your children would enjoy.
- Remember to keep your children involved throughout the entire moving process so that they feel included.

## Pets

- Now would be a good time to cancel any pet insurance policies you may have.
- Confirm transportation details with the animal relocation company you have chosen.
- Attach a copy of the required travel documents to the crate or cage your pet will be travelling in. Keep the other with you.
- The journey could be distressing for your pet, so it may be worth discussing tranquilisers with your veterinarian.

# Last Days

You're nearly there. Everything's been packed and accounted for. There's just a couple of little things left to tick off and you'll be on your way!

## Finance

- Make sure you have the right amount of money with you in your travel bag.

## Home

- Go through your home one last time to check you've packed everything you intend to take and made arrangements for the things you intend to leave behind.
- Make sure that the supplies you'll need for the first few days abroad are in your travelling bags.
- Give your new contact details to family and friends before double-checking this list to ensure you've ticked everything off!

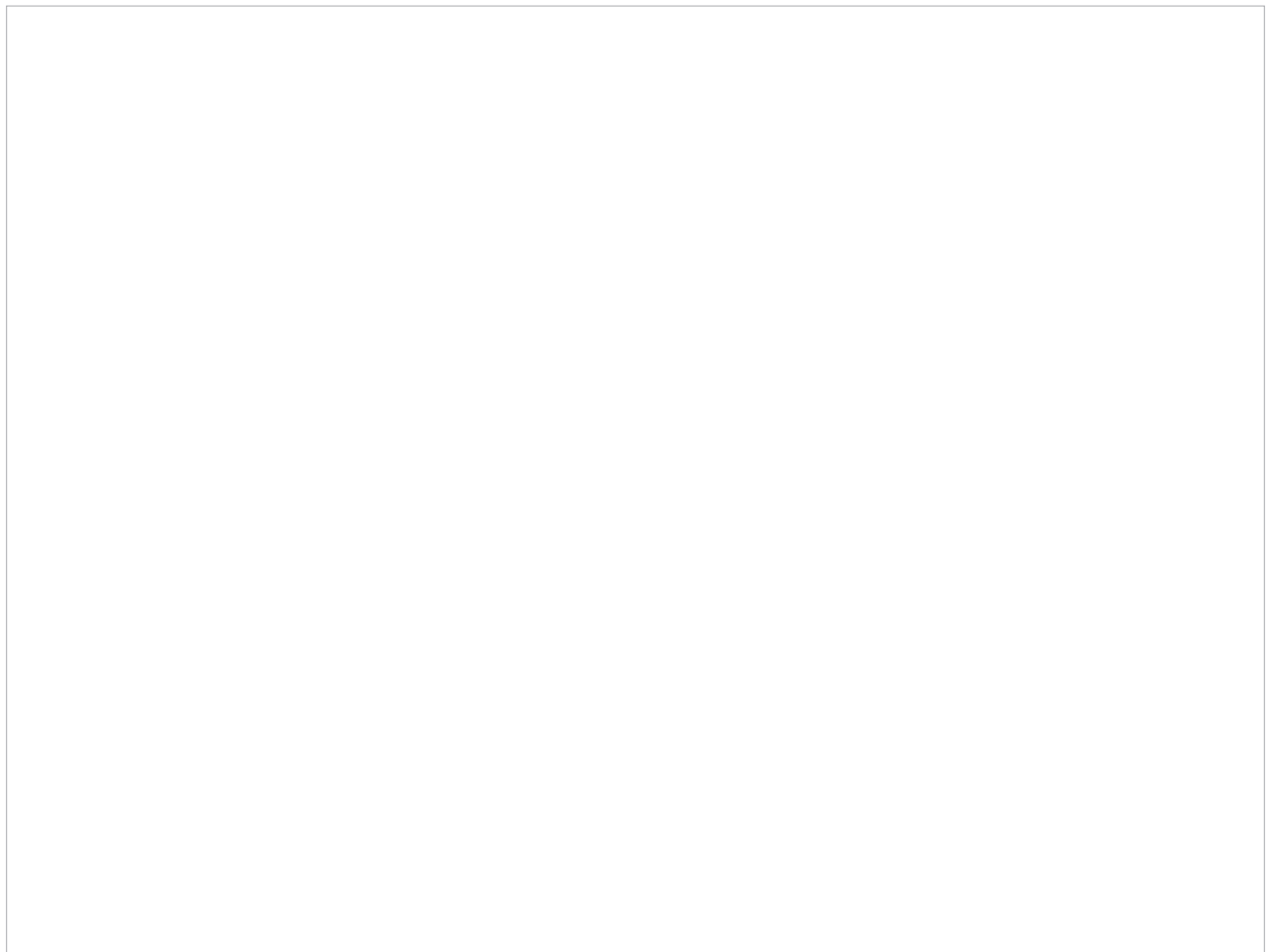




# Moving Day

Our emigration checklist is complete, which can only mean one thing: it's moving day! It's time to start an exciting new chapter of your life. Good luck!

## Notes





**torfx**

Connecting Currency

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