

FINANCIAL TO-DO LIST

"...that if any would not work, neither should he eat." – 2 Thessalonians 3:10

Before your exodus, be sure to consider the following concerning your finances. While every suggestion on this list may not apply to your lifestyle, do your best to secure funds (and employment) and resolve any debts before relocating abroad.

For employment opportunities, view [List of Online Employment Options](#) located under "Other Downloadable PDF's".

1. **Notify your bank that you will be traveling internationally** (for an unidentified period) to reduce any transaction or account issue(s). Also, check, and if necessary, **extend your bank cards expiration dates** by requesting a new card.
2. **Open an international bank account.** I.e., [Transfer wise](#) (now Wise), [Fidelity](#), [Charles Swab](#), [Starling Bank](#) (UK).
3. **Connect IRA(s)/ IRA Roth(s) to an international bank account** before travel (to avoid fees and blocked access).
4. **Connect 401k to an international bank account** before travel.
5. **Career Retirement and Pension Plans** – take a lump sum distribution of your pension or retirement plan(s) distribution and deposit into your bank account or connect to a bank account before travel.
6. **Social Security** – monthly payments should be deposited into a bank account, ideally, an international bank account (but not necessary).
7. **Sell off any Investment properties/ Real estate** – or setup your property for renting and connect to a bank account.
8. Revise or write any living wills needed.
9. **Sell tangible items that can be used for extra money** (eBay, OfferUp, Facebook Marketplace, an old-fashioned yard sale, thrift stores, Goodwill or the Salvation Army, pawn shops, and consignment stores).
10. Pay off existing bills that can be done quickly.
11. **Car Loans** – the loan can be paid monthly by a third party or do a voluntary surrender of the vehicle. The latter should be the last thing done before leaving in case of a court order being issued.
12. **Back-taxes** – Any back taxes over \$10,000 can and will affect travel with your passport.

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13. **Child support** – Anything over \$2,000 owed will interfere with applying for a passport, if you already possess a passport the IRS will revoke the passport for amounts owed over \$3000.
14. **Government Subsidies** – We strongly suggest taking advantage of any government subsidies offered due to the worldwide covid “plandemic”, i.e., stimulus, unemployment, child tax credit assistance, etc. and connect them to a bank account.

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