

How Anyone Can Stay Active, Find New Friends,  
And Discover Affordable Adventures That Bring You Joy

# THINGS TO DO

IN

# RETIREMENT

**PLAYBOOK**



RICK SNYDER

***THINGS TO DO IN  
RETIREMENT PLAYBOOK***

HOW ANYONE CAN STAY ACTIVE, FIND NEW  
FRIENDS, AND DISCOVER AFFORDABLE  
ADVENTURES THAT BRING YOU JOY

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## **CHAPTER 15**

# **RETIRING ABROAD**

FOR MANY AMERICANS LIKE ME, retirement means hopping on a plane and starting a new chapter somewhere cheaper, warmer, or more interesting. Looking for palm trees and prices that don't make you wince? Craving a deeper cultural experience with new friendships and a fresh take on lunch? Whatever your goal, this chapter serves up practical tips and solid resources that'll help you start thinking—and planning.

We can just skim the surface here but don't worry. You will find recommended books and websites that dig deeper into the topic than possible in these few pages.

### **Do Your Homework**

Here's the deal: moving to another country is not a weekend project. There are good reasons that most people take 6 months to 2+ years to plan it out. So, take your time and make notes. And take a scouting trip for at least two weeks. Walk the neighborhoods. Eat the food. Watch how locals interact. Find a couple of expats who've figured things out and buy them a coffee in exchange for their wisdom. Many will say yes. Somebody probably did the same for them.

Let's now pause for two exhibits from the "Don't Be That Guy" department:

**Exhibit #1:** Believe it or not, people have bought homes in a foreign country *sight unseen*. They've literally landed, unpacked, and then realized: "Oops. This place smells like diesel, and I hate it." Who could've seen that coming? Oh, right—*everyone* who did the homework.

**Exhibit #2:** Some folks show up expecting a low-cost version of their old life. They learn three words of Spanish, speak louder *in English* when they're not understood, and complain that the Doritos taste different. They wonder why they feel isolated in a high-rise full of other Gringos. Spoiler: they've made zero effort to connect with the country they moved to.

## **Cuenca, Ecuador**

I have loved every minute of my life in Cuenca, Ecuador. But it wasn't an accident. I did months of research, scouting and planning and I learned the language and got involved. It doesn't matter where you land. These are the same things needed to thrive in Malaysia, Seychelles or Belize.

We expats love Cuenca for the friendly Cuencanos, relaxed atmosphere, affordable healthcare, mild climate, beautiful mountains views behind lovely Spanish-Colonial architecture and a high standard of living at 40% of the cost.

And we enjoy a great social and cultural life. Our expat community of about 8,000 includes some of the most interesting and accomplished people anywhere. And Cuencanos love to socialize too.

## **Read About Cuenca Life**

Check out Cuenca's official website, [cuenca.com.ec](http://cuenca.com.ec) with great tourism info and the Cuenca expat website, [www.yapatree.com](http://www.yapatree.com) featuring well-researched articles written by my friends (like **Jeff S.** below) and me about making the most of expat life with trustworthy assistance in landing a great house or apartment. Or just Google *Retire in Cuenca, Ecuador* and prepare for an avalanche of positive articles and videos. A recent article in our daily expat newspaper, *Cuenca Highlife*, quoted a Numbeo.com study that ranked Cuenca the *Numero Uno* Latin American city for quality of life.

**Jeff S.**, senior Cuenca statesman, has moderated several Facebook Groups for many years, including one of the largest here, Expats Without Agendas. It contains constructive, current content and discussion - a good place to tap into the Cuenca zeitgeist. Jeff's contributions to the group are informed by his activities as a linguist, artisan, writer, and musician and his proximity to Ecuadorian culture as the husband and father in an Ecuadorian family.

**Other sources:** The daily Cuenca Highlife and GringoPost

## ***15.1 WHY MORE AMERICANS ARE RETIRING ABROAD***

Retiring abroad isn't a fringe idea anymore—it's a growing trend. According to the US Social Security Administration, nearly 450,000 Americans were receiving Social Security payments outside the country as of 2023. And the number keeps climbing. Plus, there are *millions more* who live outside the US. Why? A combination of factors:

- Rising healthcare and housing costs in the US.
- A strong dollar in many developing countries
- The desire for a simpler or slower pace of life
- Better weather and improved quality of life
- And in many cases, a social climate that feels more welcoming and/or affordable

**John and Mary**, retired teachers from Oregon, moved to Portugal in 2022. Their monthly expenses dropped by 40%, allowing them to enjoy weekly dining out, travel across Europe, and save money. They say the move was one of the best decisions of their lives.

## ***15.2 CHOOSING THE RIGHT COUNTRY FOR YOUR RETIREMENT***

Picking the correct country is step one—and it's not all about beaches. Here's what to consider:

- **Cost of living:** Countries like Mexico, Ecuador, Portugal, and Thailand consistently top affordability lists.

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- **Safety and stability:** Look for countries with low crime rates, political stability, and good infrastructure.
- **Healthcare quality:** Can you access good care without sky-high costs?
- **Climate:** Too hot? Too rainy? Too dry? Seasons and humidity matter more than you think.
- **Proximity to home:** Some need a quick flight back to the US.
- **Language and culture:** Will you need to learn a new language? Can you thrive without fluency?
- **Try-before-you-buy** is smart. Rent for several months before moving or buying property. It gives you a feel for the place, the pace, and the people.



## **15.3 UNDERSTANDING HEALTHCARE AND HEALTH INSURANCE**

Healthcare is one of the top reasons retirees move abroad—often because it's drastically cheaper.

- Many countries offer high-quality private healthcare for a fraction of US costs.
- You can often pay out of pocket or opt into local insurance plans.
- US Medicare does not cover you abroad—you'll probably need supplemental international insurance.
- Pre-existing conditions? Some countries still offer coverage, but you must understand their rules. Also, bring a file of your prescriptions and doctor's notes.

**Linda** from Florida, living in Mexico, had her gallbladder removed at a top-rated hospital for under \$4,000, including a 3-day stay. The same procedure would cost \$15,000 or more in the US.

## **15.4 MANAGING YOUR MONEY: BANKING, BUDGETING, AND TAXES**

- Open a local bank account once you arrive. Most expat-friendly countries allow this with a visa or residency.
- Keep at least one US account open for Social Security or pension deposits.
- Set up low-fee international transfers via **Remitly**, **Wise**, **Revolut**, or your bank's expat-friendly partner.
- Get clear on double taxation: The US taxes citizens on worldwide income, but many countries have treaties to avoid double taxation.

## **15.5 FINDING AND SECURING HOUSING**

- Renting? Great. It's flexible and gives you time to explore neighborhoods.

- Buying? Proceed slowly. Real estate laws and practices can differ wildly.
- Popular expat cities: Cuenca (Ecuador), Mérida (Mexico), Cascais (Portugal), Chiang Mai (Thailand), and Da Nang (Vietnam).
- Ask for a legal translation of all documents before you sign anything.

**Tip:** Consider areas with existing expat communities for informal support and guidance.

## ***15.6 MANEUVERING THROUGH THE LOCAL CULTURE***

- Learn the local language—even a little goes a long way.
- Respect local customs (yes, that means figuring out tipping, greetings, and what's considered rude).
- Accept the new pace of life. Things will not happen on your US timeline.
- Join local groups to make friends beyond the expat bubble.

**Steve and Nita**, who moved to Chiang Mai, started taking Thai cooking classes and teaching at a local English school. They say this helped them feel like part of the neighborhood rather than long-term tourists.

## ***15.7 BUILDING A SUPPORT NETWORK***

- Seek out other expats on sites like **Facebook**, **InterNations**, or **MeetUp**.
- Attend local events, take classes, or join civic groups.
- Use digital tools such as **WhatsApp**, **Zoom**, and **FaceTime** to contact family back home.
- Identify retiree clubs, embassy events, etc.

Isolation is awful, especially in a foreign location. Plan for ways to form a network of expats and local people.

## **15.8 LEGAL AND BUREAUCRATIC REQUIREMENTS**

- Every country has different rules for visas and long-term stays. Some offer retiree-specific visas; others require proof of income or assets.
- Stay on top of paperwork—some countries require you to check in or renew annually.
- Wills, powers of attorney, and other legal documents must be rewritten locally.

**Sandra** in Panama didn't realize her US health directive didn't apply abroad. She had a local lawyer draft new end-of-life and property documents—a smart move.

## **15.9 TRAVEL AND TRANSPORTATION: GETTING AROUND ABROAD**

- Many retirees live car-free. Don't buy one for a while. Public transportation is affordable and reliable in much of Latin America, Europe, and Asia.
- Want to drive? Learn the country's rules. You may need a local license after a few months.
- Taxis, rideshares, and scooters are often safe and easy to use. But always check if your destination has apps like Uber or if you'll need cash.

**Tip:** Check if discount travel is available for seniors in many countries. Because I am over 65, I save 30-40% on domestic and international airfares.

## **15.10 COMMON MISTAKES EXPATS MAKE**

- Not learning the language at all.
- Rushing into buying property without understanding the neighborhood.
- Underestimating how much they'll miss family and friends.

- Ignoring visa rules or overstaying.
- Failing to prepare a financial exit strategy in case they want to move back.

Every year, thousands move abroad, and some come back. Planning smart reduces the odds you'll be one of them.

## ***15.11 TOP 25 QUESTIONS RETIREES ASK ABOUT MOVING ABROAD (WITH ANSWERS)***

### **1. Will I lose my Social Security if I move abroad?**

No. You can receive your Social Security payments in most countries. However, a few countries are restricted—check the SSA's "Payments Abroad" tool. Many expats find it makes more sense to keep a US address and bank account tied to it to receive their Social Security deposits and use it as a low-cost transfer service to a local bank.

### **2. Does Medicare cover me overseas?**

No. You'll need to purchase international health insurance or use local private healthcare. Like many expats, I also pay my Medicare premiums so I can choose to return to the US for care.

### **3. What's the safest country for retirees?**

Portugal, Costa Rica, and New Zealand consistently rank high for safety, infrastructure, and healthcare.

### **4. How much money do I need to retire abroad?**

It depends on the country, but many retirees live well on \$1,500–\$2,500/month in places like Mexico, Ecuador, and Thailand. Even less in places like the Philippines.

### **5. Is it legal to own property as a foreigner?**

Yes, in many countries—but laws vary. Some restrict foreign land ownership or require a local partner. Always use a reputable local attorney.

## **6. Can I bring my pets?**

Yes, in most places. You'll need veterinary documents, vaccines, and sometimes quarantine.

## **7. What if I get homesick?**

It happens. That's why test runs and visits back to the US are essential. Communicate digitally and build a local network for support.

## **8. Is language a huge barrier?**

It can be, but in many expat-friendly areas, they speak English. Still, learning typical phrases is highly recommended.

## **9. How do I handle taxes?**

You still must file a US tax return. Some countries also tax worldwide income—consult a tax expert who handles expats.

## **10. Can I work or start a business abroad?**

Only if your visa allows it, retiree visas often prohibit employment, but you can explore remote work or online freelancing.

## **11. How do I access my US bank account?**

Use online banking and tools like Wise, Revolut, or Schwab's fee-free ATMs. Before you leave, set up two-factor authentication.

## **12. Can I vote while living abroad?**

Yes. US citizens can vote absentee in federal elections through their last US residence.

## **13. What if I need long-term care?**

Some countries offer affordable care facilities. Research early, especially if you have health conditions.

## **14. Should I sell or rent my US home?**

Depends. Selling provides liquidity, but renting offers flexibility if you move back.

## **15. What's the best visa for retirees?**

Many countries offer retirement visas (e.g., Panama's Pensionado and Portugal's D7) based on proof of stable income.

## **16. Is healthcare really that much cheaper?**

Yes. Private hospital stays are often 70–80% less than in the US without sacrificing quality.

## **17. How do I find reliable Housing abroad?**

Start with local expat forums, real estate Facebook groups, and Airbnb for temporary stays. Never buy sight unseen. Get expat referrals to reputable, honest real estate agents.

## **18. Can I bring US electronics and appliances?**

Some, yes, but watch for voltage differences. You may need adapters or transformers.

## **19. Will I be able to get mail or packages?**

Yes. Many retirees use private mail-forwarding services like Earth Class Mail or establish local PO boxes.

## **20. Do I need a local driver's license?**

Yes, after a specific period. Some countries accept international driving permits for up to a year.

## **21. What about banking security?**

Stick with large, established banks and be wary of handing out financial info. Multi-currency accounts can help.

## **22. Can I qualify for public healthcare?**

In some countries, yes. Others require you to buy private insurance or pay out of pocket.

## **23. Are there US embassies everywhere?**

Nearly. US embassies or consulates exist in most countries to assist in emergencies or passport renewals.

## 24. How do I meet people?

Attend meetups, language exchanges, or other affinity groups. Expat forums are great for finding local events.

## 25. What's the biggest regret retirees have?

Many say they wish they'd moved sooner or spent more time learning the language and culture before they did.

## **15.12 RESOURCES**

### Websites:

- **International Living** – Newsletters, country rankings, cost of living comparisons.  
<https://internationalliving.com>
- **Expat Exchange** – Country forums and moving guides.  
<https://www.expatechange.com>
- **U.S. State Department – Country Information** – Visa, safety, and travel requirements.  
<https://travel.state.gov>
- **Numbeo** – Cost of living and quality-of-life comparisons.  
<https://www.numbeo.com>
- **Retire Abroad – U.S. Social Security Administration** – Payment eligibility abroad.  
<https://www.ssa.gov/international>
- **Escape Artist** – Legal, financial, and relocation resources for expats.  
<https://www.escapeartist.com>
- **Idealista** – Real estate listings across Spain, Portugal, and Italy.  
<https://www.idealista.com>
- **AARP – Retiring Abroad** – Lifestyle and planning tips.  
<https://www.aarp.org/work/retirement-planning/info-2018/retiring-abroad.html>
- **Earth Class Mail** – U.S. mail forwarding for travelers and expats.  
<https://www.earthclassmail.com>

## **Books:**

- *The International Living Guide to Retiring Overseas on a Budget* by Suzan Haskins and Dan Prescher
- *Retiring Abroad: Everything You Need to Know About Living Overseas* by Kathleen Peddicord
- *How to Retire Overseas* by Kathleen Peddicord
- *Expats Secrets: How To Pay Zero Taxes, Live Overseas & Make Giant Piles of Money* by Mikkel Thorup