

# **THE OVER-50 READINESS CHECK**

*12 Questions to Know If You're Actually Ready  
to Leave the US*

A free self-assessment by Kimberly Anne

[expat.onabudget](http://expat.onabudget)

## Before you start

Most people I talk to about leaving the US fall into one of two traps.

The first trap is assuming they're ready when they're not. They've read enough blog posts and watched enough YouTube videos that they feel informed — but feeling informed and being ready are different things. They move, they struggle, and they're back within 18 months.

The second trap is worse: assuming they're not ready when they actually are. They've got the money, they've got the reasons, they've got the temperament — but they keep waiting for some signal that never comes. Five years pass. Then ten. Then it's too late and they know it.

This check is designed to tell you which one you are.

It's 12 questions across four dimensions: financial, emotional, practical, and identity. Each question has three possible answers worth 1, 2, or 3 points. Your total score tells you which of five archetypes you are — and more importantly, what your actual next step should be.

This is not a “are you brave enough?” pep talk. It's a real diagnostic. If you answer honestly, the result will tell you something useful. If you answer the way you wish you could, it won't.

Grab a pen. Write your scores down as you go. No cheating.

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## Dimension 1: Financial

*Three questions. Maximum 9 points.*

**1. If I had to leave the US within 6 months, I could cover the move itself (flights, visa costs, first few months of living expenses abroad) without going into debt.**

- (1) No, I'd have to borrow or I simply couldn't.
- (2) Maybe — it would stretch me but I could probably make it work.
- (3) Yes, I have the funds set aside or easily accessible.

**2. I know roughly what my monthly cost of living would be in at least one country I'm considering, and I know I could afford it.**

- (1) I have no idea. I've heard it's cheaper but I haven't done the math.
- (2) I have a rough sense but haven't built a real budget.
- (3) I've built an actual monthly budget and I know my numbers work.

**3. I have a clear plan for how I'll earn or receive income while living abroad.**

- (1) I'm hoping to figure it out once I'm there.
- (2) I have income sources but I'm not sure how they'll translate abroad.
- (3) I have a concrete plan — remote work, pension, savings drawdown, or a combination — and I've pressure-tested it.

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## **Dimension 2: Emotional**

*Three questions. Maximum 9 points.*

**4. When I think about living somewhere unfamiliar, where I don't speak the language well and don't know anyone:**

- (1) I feel panic. I want to know everything before I go.
- (2) I feel nervous but curious. I think I could handle it.
- (3) I feel genuinely alive. That uncertainty is part of why I want this.

**5. When something goes wrong in my daily life right now — a bureaucratic headache, a medical appointment mix-up, an unexpected expense — I generally:**

- (1) Spiral. I catastrophize and take a long time to recover.
- (2) Get frustrated but eventually figure it out.
- (3) Adapt quickly. I've learned that problems are normal and solvable.

**6. If I imagine being physically alone — really alone — for a stretch of days or weeks in the first months abroad:**

- (1) I can't imagine it. It scares me too much.
- (2) I'd struggle but I've been alone before and survived.

- (3) I'm comfortable with my own company. I actually need solitude sometimes.
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## Dimension 3: Practical

*Three questions. Maximum 9 points.*

### **7. When it comes to the logistics of moving abroad — visas, taxes, healthcare, banking, residency — I:**

- (1) Feel overwhelmed and don't know where to start.
- (2) Know the topics I need to research but haven't dug in yet.
- (3) Have done substantial research and understand the key requirements for at least one country.

### **8. My health situation:**

- (1) Is complicated. I have conditions that make moving abroad risky or unclear.
- (2) Is manageable. I take medications or see specialists but it's nothing dramatic.
- (3) Is good. I'm reasonably healthy and could access care wherever I landed.

### **9. My “stuff” — house, possessions, obligations in the US:**

- (1) Is a mountain. I own a home, have a lot of belongings, and the thought of dealing with it paralyzes me.
  - (2) Is a project but doable. I'd need 6–12 months to simplify.
  - (3) Is already simplified, or I'm renting, or I have a clear plan to handle it.
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## Dimension 4: Identity

*Three questions. Maximum 9 points.*

### **10. When I imagine telling the people in my life that I'm moving abroad:**

- (1) I dread it. I expect major resistance and I'm not sure I could withstand it.
- (2) It would be hard but I could handle the conversations.
- (3) I've already had some version of these conversations and I know where people stand.

### **11. The reason I want to leave the US:**

- (1) Is mostly about escaping something specific (politics, a relationship, a job, financial pressure).
- (2) Is a mix — there are things pushing me away and things pulling me toward something new.
- (3) Is mostly about moving toward something — a life, a pace, a version of myself I can't access here.

### **12. If I imagine myself two years into this move, having done it:**

- (1) I can't picture it. It feels like someone else's life.
  - (2) I can picture pieces of it but the whole doesn't quite cohere yet.
  - (3) I can picture it clearly. I know what my days would look like, roughly who I'd be, and it feels like me.
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## **Your score**

Add up your points. You should land somewhere between 12 (minimum) and 36 (maximum).

Write your total here: \_\_\_\_\_ / 36

Now find your archetype below.

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## **The five archetypes**

### **The Dreamer**

*Score range: 12–17 points*

You want this. You really do. But you're not ready yet, and honestly, you probably already knew that. Most of your scores are 1s, which means the foundation — financial, emotional, practical — isn't built yet. That's not a verdict. That's a starting point. A lot of people in this range are closer than they think; they just need a real plan and a real timeline. The worst thing you could do right now is force a move you're not set up for. The best thing you could do is commit to 12–18 months of structured preparation.

**Your next step:** Start with the fundamentals. Watch the beginner videos on the channel. Begin simplifying your US life. Build a budget for at least one country you're curious about. Come back to this check in 6 months and take it again — the score will move faster than you expect once you start working on it.

## **The Researcher**

*Score range: 18–23 points*

You've done the reading. You've watched the videos. You know a lot — more than most people who eventually move. But you're stuck in research mode, and research can become its own form of avoidance. The scores that are still low for you aren't information problems. They're action problems. More YouTube videos won't move them. A specific deadline and a specific plan will.

**Your next step:** Pick a target country. Pick a target month. Write them both down where you can see them every day. Stop consuming new information about moving abroad generally and start consuming it about your specific situation. If you want a structured way to do that, the Move Abroad Masterclass is built exactly for this stage.

## **The Financial Preparer**

*Score range: 24–28 points (with financial scores highest)*

You've got the money side handled — probably more than handled. You know your numbers, you have a plan, you could leave in six months if you decided to. Your remaining gaps tend to be emotional or identity-based, which means the thing holding you back isn't logistical. It's internal. You're waiting for permission you don't actually need from anyone else.

**Your next step:** The practical work is largely done. What you need now is to talk to someone who has already done it. Not to learn how — you already know how. To give yourself permission. That's exactly what a 1:1 consulting call is for. One conversation with someone on the other side often does more for people in this bracket than another six months of research.

## **The Almost-Ready**

*Score range: 24–28 points (evenly distributed)*

You're close. You're really close. Your scores are solid across all four dimensions, which is actually rarer than you'd think — most people are strong in two and weak in two. You

have no obvious gap. What you have is a decision to make. You're not missing information or money or readiness; you're waiting for the click.

**Your next step:** Set a date. Not a “maybe spring of next year” date. A real date with a month and a year. Then reverse-engineer your plan from that date backward. The Masterclass gives you the full reverse-engineered timeline, but you could also just block off a weekend, sit down with a calendar, and build it yourself. What you don't need is more preparation.

## **The Already-Gone**

*Score range: 29–36 points*

You're not thinking about moving abroad. You're already moving abroad — you just haven't bought the ticket yet. Your scores are high across the board because you've done the work, you know what you want, and the pieces are in place. At this point the biggest risk isn't being unprepared. It's letting perfectionism or one last round of second-guessing eat another year of your life.

**Your next step:** Pick your date and book a scouting trip if you haven't already. If you're already past the scouting phase, start the visa process. You are the person I wish I could reach through the screen and say: go. The rest will work itself out on the other side, the way it always does.

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## **One more thing**

A score is a data point. It's not a verdict.

I've watched people in the Dreamer range move within 18 months and build beautiful lives. I've watched people in the Already-Gone range never leave. The score tells you where you are today, not where you'll be six months from now or what you're capable of.

The real question this check is trying to help you answer isn't “*am I ready?*” It's “*what's actually between me and this life?*” Once you know that, the work gets clearer.

And here's the thing I'll say out loud that most people won't: the version of you that will thrive abroad doesn't fully exist yet. She gets built on the other side. You don't have to be her before you go. You have to be ready enough to become her once you land.

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## What comes next

Your archetype tells you what the right next step is. Here's where to find each of those resources.

**If you're a Dreamer or a Researcher:** keep watching the channel, and grab my other free guide — The 90-Day Pre-Move Community Plan. It'll give you a concrete action phase to start building toward.

**If you're an Almost-Ready or Financial Preparer:** the Move Abroad Masterclass is the reverse-engineered timeline for people at exactly your stage. Link below.

**If you're a Financial Preparer specifically, or an Already-Gone who just wants a real conversation:** I take on a small number of 1:1 consulting clients. One hour, one conversation, tailored to your exact situation. Link below.

**If you're an Already-Gone:** stop reading free guides. Book the flight.

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## Links

- [YouTube](#)
- [Substack](#) (free weekly newsletter)
- The [90 Day Pre-Move Community Plan](#) PDF
- The [Tuesday Test](#) PDF
- The 6-Question [Country Filter PDF](#) or [Fill-In Online Version](#)
- [Move Abroad Masterclass](#)
- 1:1 [Consulting](#)

*If you found this useful, send it to one other person who needs to take it. That's the only payment I ask for.*

— Kimberly Anne

*Porto, Portugal*