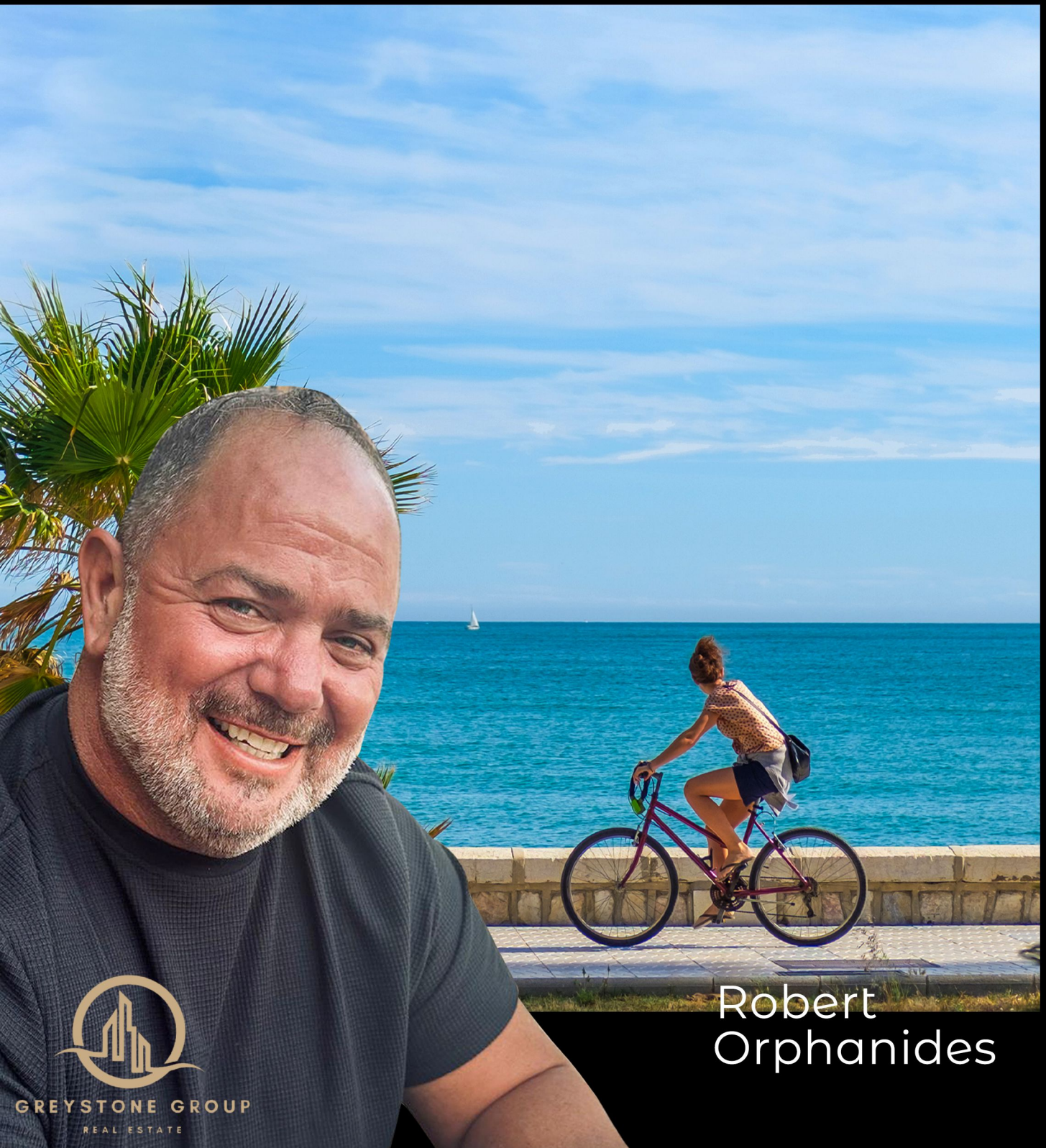


THE EXPATS GUIDE TO **AFFORDABLE LIVING** **OVERSEAS**



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GREYSTONE GROUP
REAL ESTATE

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How to Live Well Abroad Without Breaking the Bank

Relocating to a new country is a dream for many—sunny days, fresh starts and that thrilling feeling of exploring the unknown. But what stops most people in their tracks? The cost. Luckily, living abroad doesn't have to be expensive. In fact, thousands of expats are enjoying comfortable lives overseas for a fraction of what they used to spend back home.

This guide breaks down everything you need to know about **affordable living as an expat**, from choosing the right country to managing your lifestyle, so you can live well without sacrificing quality or comfort.



Start with the Right Destination

Where you live has the biggest impact on your cost of living. Countries like Switzerland or Singapore might offer luxury and safety, but they'll also drain your wallet faster than you can say "rent is due."

Instead, focus on countries known for affordable living and a welcoming attitude toward expats. Here are some affordable expat havens:

1. Spain: Especially southern cities like Granada and Seville, where you can live comfortably on €1,200–€1,500 a month.
2. Thailand: Amazing street food, beach towns, and low monthly expenses. Chiang Mai and Hua Hin are favorites among budget-conscious expats.
3. Portugal: Low healthcare costs, beautiful weather and a friendly expat community. Lisbon is pricier, but cities like Porto or Coimbra are more budget-friendly.
4. Mexico: Vibrant culture, delicious food, and low rent. Try San Miguel de Allende, Mérida, or even Mexico City if you're smart about neighborhoods.
5. Colombia: A cost-effective, emerging expat destination. Medellín offers spring-like weather year-round and a surprisingly modern lifestyle

Pro Tip: Don't follow the crowd. Second-tier cities often offer more charm, lower costs, and fewer tourists, all while giving you a better quality of life.



Housing: Rent Smart, Not Expensive

One of your biggest expenses will be housing, but this is where you can save big—if you plan smartly.

- **Avoid tourist areas:**
They'll charge premium prices.
- **Consider house shares:**
Especially when starting out, splitting a flat with another expat or local can halve your rent.
- **Negotiate long-term rates:**
Many landlords are willing to drop the price for longer stays.
- **Use local listing sites:**
Airbnb is convenient but overpriced. Try sites like Idealista (Spain), OLX (Latin America), or even local Facebook groups.
- **Ask around:**
Word-of-mouth still works. Expats leaving town often pass on great deals.

Example: In Chiang Mai, a modern studio apartment with a pool can cost \$300/month, while a shared house in Medellín may go for just \$200.



Food: Eat Like a Local

One of your biggest expenses will be housing, but this is where you can save big—if you plan smartly.

1. Street food is king in countries like Vietnam and Mexico.
2. Shop at local markets instead of international supermarkets. You'll get fresh produce for half the cost.
3. Cook simple meals at home, especially breakfasts and dinners.
4. Take advantage of menú del día or set lunch menus, which offer incredible value in countries like Spain, Italy, and Colombia.

Pro Tip: A hearty lunch in Spain can cost just €10 for three courses and a drink, often cheaper than cooking it yourself.



Healthcare: Quality Without the Price Tag

You don't need to pay thousands for good healthcare. Many expats are pleasantly surprised by the quality and affordability of medical care abroad.

1. Research public vs. private healthcare in your destination. Some countries have high-quality public care.
2. Expats often qualify for national health plans, especially if you're a resident or retiree.
3. Get international insurance as a backup, especially in the early months. Providers like Cigna, IMG and SafetyWing offer affordable expat coverage.

Example: A dental cleaning in Mexico may cost \$30 – \$40. A doctor's visit in Thailand could be as little as \$10 – \$20.



Transportation: Go Local

No need to import your car or call Ubers everywhere. Most expats can easily get around using local transport or even just walking.

- Use public transportation:
Trains, buses, and trams in most countries are clean and cheap.
- Rent or buy a scooter or bike
Rent or buy a scooter or bike for local commuting.
- Walk
Living in a compact city like Lisbon or Granada means you can walk almost everywhere.

Pro Tip: Monthly metro passes in places like Budapest or Prague cost around \$30 — compare that to the \$200 – \$300 monthly costs of owning a car in the U.S.!



Learn the Language (Even a Little)

Speaking the local language, even just basic phrases, helps you access local deals and live more authentically.

1. Locals will charge you less (or offer better service) when they see you making an effort.
2. You'll avoid expat traps, like overpriced rental agencies or tourist-only markets.
3. Language exchanges are free and help you make friends.

Pro Tip: Apps like Duolingo, Tandem and Memrise make it easy to practice daily—even before you move.



Work Online or Earn Locally



Living affordably is great, but having income is even better. Many expats support themselves through remote work, local jobs, or small businesses.

- **Remote work/freelancing:**
Writing, design, coding, marketing—you can do it from anywhere.
- **Teach English:**
Still a reliable gig in Asia, Latin America, and parts of Europe.
- **Open a small business:**
A café, guesthouse, or digital service tailored to tourists or fellow expats.
- **Work trade:**
Volunteer at hostels or farms in exchange for room and board (check Workaway or Worldpackers).



Embrace a New Lifestyle

Living affordably overseas is not about doing the same things cheaper—it's about doing different things better.

1. Focus on experiences, not possessions.
2. Replace expensive entertainment (concerts, malls) with local culture, nature, and community events.
3. Try free or cheap hobbies: hiking, dancing, cooking classes, language exchange meetups.
4. Live with less: Once you declutter your life, your budget follows.

“Abroad, I learned I didn’t need a new pair of shoes every month or a subscription to five streaming services—I needed sunshine, conversation and a good meal.” — A Real Expat

A close-up photograph of a person's hands working at a desk. One hand is typing on a silver laptop keyboard, while the other is using a white calculator. The desk is covered with various financial documents, including bar charts and line graphs. The background is slightly blurred, showing a modern office environment.

Build a Budget That Works for You

Your version of “affordable” might be different than someone else’s. Track your spending, build a local budget, and adjust as you go.

1. **Housing:** 30–40% of your budget
2. **Food & groceries:** 20–25%
3. **Transport:** 5–10%
4. **Healthcare & insurance:** 10%
5. **Fun & extras:** 10–15%
6. **Emergency savings:** Always have at least 3 months’ living expenses set aside

Use budgeting apps like Revolut, YNAB, or even a simple spreadsheet to track.



Connect with the Expat Community



Expats help each other. They've walked the path, made the mistakes, and can save you time and money.

1. Join local Facebook groups for expats in your city.
2. Attend meetups, language exchanges, or digital nomad events.
3. Use apps like Internations, Meetup, or Couchsurfing to network.

These connections help you discover affordable services, reliable landlords, local deals and even job leads.



Legal Residency and Visa Tricks



Don't overstay or rely on tourist visas. Look for affordable, long-term visa options that suit your goals.

- Portugal's D7 visa:
Perfect for retirees and remote workers.
- Spain's non-lucrative visa:
Live without working locally.
- Thailand's long-stay visas:
From retirement to digital nomads.
- Colombia's rentista or digital nomad visa:
Simple and affordable.

Visa rules change, so check official immigration websites or hire a local lawyer to avoid costly mistakes.



Don't Forget About Taxes



Yes, taxes follow you—even when you leave your home country.

1. Some countries tax worldwide income, others don't.
2. The Foreign Earned Income Exclusion (FEIE) can help U.S. expats avoid double taxation.
3. Work with an expat-friendly tax accountant if you're earning abroad.



Final Thoughts: Living Richly for Less



Moving overseas is about freedom, not just affordability. It's about waking up to a slower rhythm, spending time on what matters, and finding joy in simplicity.

Affordable living abroad doesn't mean cutting corners—it means cutting the excess. It's about real connections, quality food, and sunny strolls in places where your dollar (or euro, or peso) stretches further.

Whether you're a retiree seeking peace, a digital nomad chasing freedom, or a curious soul ready for something new—affordable expat life is not only possible, it's waiting for you.



Ready to Take the Leap?

Start small: Visit first, talk to locals, rent before buying and test your budget for 6–3 months. The best life is often not the most expensive—just the most intentional.

If you're dreaming of palm trees, evening tapas, or waking up to a new language, don't wait. Start planning, pack light and begin your affordable new life overseas.