

## **I. Money Matters**

It sounds like the perfect life: Making money online and traveling the world at the same time. Many people dream about this kind of lifestyle. But they also assume that only super rich people can afford this kind of location-independent lifestyle.

**FACT:** You don't need as much money to start a digital nomad life as you might think.

Below are the rough guideline to give you some ideas and estimations when starting digital nomad lifestyle.

### **A. How Much Money Do You Need To Start A Digital Nomad Life?**

Of course, it's hard to give you an exact number how much money you have to put aside before you start a digital nomad life. That depends on many different factors. Have a look at the following list with the 7 most important ones to find out, what categories will impact your required amount of money the most.

### **B. Factors That Influence Your Potential Budget**

#### **1. Countries**

How much you will spend depends strongly on the countries you are going to travel to and live in. Whereas you can live fairly cheap in most Asian countries, it will be way more expensive in North America or Australia. When you start a digital nomad life you might want to go to a place where you can find many other remote professionals. These places are not only awesome to make new friends and to network, but they are also very reasonably priced. Perfect examples would be Bangkok, Saigon, Budapest or Medellin.

#### **2. Season**

Simply put: If you go somewhere during high season, you will have to pay much more on accommodation and food than during low season. Of course, you don't want to go to e.g. Malaysia in the middle of monsoon season only because it's cheaper. But maybe shoulder season will do just fine.

#### **3. Accommodation**

That depends on your personal preferences. Are you ok with staying in simple apartments or fairly cheap Airbnbs or do you prefer comfortable apartments or even hotels? Even though, they are the cheapest options, I can't recommend dormitories or couchsurfing, as it is super hard for a digital nomads to work in there (people get in and out all the time, it's noisy, lots of temptations to go out partying etc.).



#### **4. Food**

If you eat out every day, you will, of course, spend way more money than when you prepare your own meals. Grocery shopping and cooking, saves you a lot of money or simply buy local street food, which is often super cheap and delicious, too.

#### **5. Activities**

Your personal interests and activities impact your required savings as well. Do you have expensive hobbies, like scuba diving? Do you want a gym membership in the place you are staying? Fancy going out for drinks every night? An organized tour or rather exploring the area by public transport?

#### **6. Duration of Stay**

The general rule is: The longer you stay somewhere, the cheaper it gets. You often get a discount if you rent a place long-term instead of on a weekly basis. You have more time to explore or book transport, so you can wait for cheaper options. If you move a lot, you have to re-buy a lot of daily necessities, for example washing liquid, toilet rolls, or kitchen basics like spices or oil. That adds up.

#### **7. Single, Couple or Family**

To start a digital nomad life as a couple can sometimes be even cheaper. Just think of accommodation. Many places have a double room anyway, so you can simply share the rent. Traveling or nomading with kids is, of course, more expensive than being alone. However, it might still be cheaper than living at home. But I'll come back to this later.

### **C. Money You Need Before Your Start**

There are several things you have to buy or get before you start a digital nomad life. These expenses might be annoying, but you can't avoid them.


#### **1. Flight Ticket**

As soon as you know where and when you want to begin your adventure, you can start to look into flight tickets. Let's assume you want to fly from London to Chiang Mai with a one-way ticket during shoulder season with a decent airline, you will have to pay roughly 500 USD.

#### **2. Travel Insurance**

I know many simply don't get one, but in my opinion, it's absolutely necessary. In case of an accident you wouldn't want to pay thousands of dollars for your hospital stay and medical treatments. A popular international travel insurance is SafetyWing. They are by far the cheapest





travel medical insurance you can get (and still have a great service!). Their plans start at 37 USD a month.

### **3. Vaccinations**

You might want to get malaria prevention and vaccinations, like rabies, typhoid, hepatitis A, or yellow fever. Prices vary greatly for each shot. Your costs also depend on where you get them and how many you need. The last time I got a bunch of re-boosts it cost me about 250 USD.

### **4. Visa**

Depending on your nationality and how long you want to stay the costs can vary. It often is somewhere between 30 and 50 USD. Bear in mind that tourist visas often allow you to stay between 30 and 90 days. So in case you stay 3 months in one country, without having to do visa runs, you need 2 visas in your first 6 months.

### **5. Equipment**

If you want to start a digital nomad life, you also need decent electronics. A laptop, smartphone and camera gear are the tools that many nomads need to make money.

### **6. Monthly Costs Of Living**

As already mentioned, your costs of living strongly depend on the country you are traveling to. Simply because it is the most popular digital nomad city and because many aspiring nomads start their new lifestyle there, let's take Chiang Mai as an example.

### **7. Accommodation**

You can rent an apartment in Chiang Mai for very little money. Don't bother to look online while you are still at home. You can often find the best and cheapest places once you are there. You can rent a nice and clean 1-bedroom studio apartment in the center for about 350 USD a month. There are similar price options in countries like Indonesia, Mexico, Cambodia or Bulgaria, too.

### **8. Food**

Food is very cheap in Asia on general. You can easily get a decent meal for as little as 2-3 USD. Let's assume you eat out once a day and prepare your own food for not even half the money twice a day. That makes about 6 USD a day and a maximum of 200 USD a month.

### **9. Coworking**

If you don't want to work from home (the apartment you are staying in) and don't want to work from a café or any other public space either, you could use a coworking space. Punspace, for example, charges about 90 USD a month if you book for 3 months in advance.



## 10. Transportation

The easiest way to get around in Asia is via motorbike. You can often rent them for about 5 USD or less a day. Let's assume you only need one every other day that would come to 75 USD a month. Public transport is often equally cheap.

## 11. Mobile Data

Even though you are probably going to have internet access in your accommodation and in places like restaurants, you'd still want to have at least a little bit of mobile data, so you are covered all the time. Many prepaid phone and internet plans come with included talk and text times and a data volume of about 7 GB and cost you 30 USD a month.

## 12. Entertainment

When you go out for drinks you can easily get a pint of beer for 2 USD, cocktails often for 3 USD. Renting a surfboard for a few hours is only a couple of dollar, too. The same goes for entertainment, like movie theater. Then you also have activities, such a hiking or swimming, which are, of course, are for free. In my experience a 50 USD budget a month gets you a lot of casual entertainment.

## 13. Small Expenses

Don't forget things like buying toiletries or doing laundry. There are small expenses that you always have, but you don't really take into consideration, simply because they are, well, small. But they can add up, too. You might be able to live a bit cheaper than that, but, of course, it will be much harder and less comfortable.


### D. Extra Expenses You Should Cover

Ok, so far, we have looked at the money you need to spend before you can start a digital nomad life and at the monthly expenses in a digital nomad hub, such as Chiang Mai.

But you should save more money than that. What for?

- If you don't want to spend your first 6 months in one place, but like to move to another region or country, you will need to pay for transportation. Even if you go for cheap long-distances buses instead of flights, it will still cost you money.
- You should also put money aside for little emergencies. Let's say your laptop breaks (an absolute nightmare for every digital nomad). You will either find someone to fix it for you or have to buy a new one. Or maybe your smartphone gets stolen, happens all the time.



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- One of your family members gets sick and you need to fly home on a short notice. Or your best friend decides to get married spontaneously in 4 weeks and you have to be there. You should have savings to cover those unexpected flights.
  - Another factor are investments. When you are planning to start your own business, even if it's just online, you will naturally have to make investments every once in a while. Freelancers are not safe from investments either. Maybe you have a website to showcase your portfolio to potential clients and need a web developer or designer to fix something. Or you need a certain tool or app to be able to deliver better work to your clients or advertising budget.

There is always something you can improve and need investment money for.

### **E. What You Save As A Digital Nomad**

In case you are shocked how much money you will have to save, I can assure you: It is not that much! After all, this budget will keep you alive for half a year. How much money do you spend in your current situation, including accommodation, food, taxes, insurance, and so on, for 6 months? I bet you it's way more than 8.082 USD.

When you are a digital nomad you will benefit from the following financial advantages:

- You can reduce your income taxes (or eliminate them altogether) if you use smart strategies such as the Flag Theory.
- You don't have to pay money on daily commutes to work.
- Rent and food can be much cheaper in other countries in comparison to the USA or Western Europe
- You are likely not going to have (and need) a car and save on gas and insurance.
- You don't go shopping all the time, because you can't carry all the new clothing anyway.

As you can see, you can live cheaper as a digital nomad, then you probably do in your current situation. However, you need to have enough savings to keep you alive for at least a few months, just in case you won't be able to generate income in the beginning.

You should not only consider the monthly costs but also what you have to spend before you start a digital nomad life. Having some extra savings for emergency expenses is equally important.

Again, these numbers are only a guide of what you can expect approximately. Of course, you can spend way more than that or get along with a little less. It all depends on your personal preferences and where you go.



## **F. Credit Score When Travelling into Different Countries**

If you are traveling internationally, you will likely find that the American version of the credit score is a financial concept that is foreign to those living outside of the United States. Credit scores, as we understand them in the United States, are a measure of creditworthiness.

While other countries may not use the credit score as we understand it as a measure of creditworthiness, they have similar systems in place to assess a consumer's risk of default. In fact, the credit bureau Equifax operates or has investments in 24 countries in North America, Central and South America, Europe, and the Asia Pacific region.

To Answer the Question: Will your credit score matter overseas? The answer is No.

- A credit score accrued in the United States has no bearing overseas; it will neither harm nor help you in overseas financial dealings.
- The technology doesn't yet exist for the possibility of international credit scores; additionally, laws prohibit the sharing of credit information overseas.
- Auto dealers, credit card providers, and other lenders have their own means of assessing your worthiness as a potential creditor, often specific to country or region—outstanding debt and income verification are typically required.
- However, it can be challenging for some expatriates to establish credit-worthiness on foreign soil; traditional credit-building techniques like taking out a store credit card or a pre-paid debit card can help.
- If returning to the U.S. at some point is a possibility, then make sure to keep U.S. based credit cards active and payments up-to-date; all other premiums or payments need to be kept up-to-date as well.


## **TAXES**

### **Digital Nomads General Tax Practice**

As a rule, you are considered a tax resident in the country where **you spend more than 183 days in a calendar year**. However, if you **simply reside in a country for more than the above-mentioned period of time**, you will **not automatically become a tax resident** of that country.

In practice, this means that in order for your country of citizenship to stop considering you a tax resident, you must notify it and keep a note of this notification, with the date and details of the employee who accepted it.





Once you notify your country of residence that you have another tax residence, you must make your new tax residence valid. To do this, it will be enough to register at the tax office of your new permanent residence and get an individual tax number. You will need this number for many things and procedures. For example, to open a bank account in your new country of residence.

If you intend to carry out pro-active business operations in different countries of the world, you will have to become a tax resident somewhere. It is most advantageous to do this depending on your occupation. If you like to travel, it is best to do it in one of the countries where it will then be easy to obtain citizenship granting the right of visa-free entry to most countries of the world. If you do not want to pay taxes on your international income, it is best done in a country with zero taxes on income earned outside its territory.

Examples of such countries are Panama with its territorial system of taxation and visa-free entry to more than 140 countries and Portugal with its special tax regime for foreign nationals, non-habitual residents.

You should also remember that despite giving up your tax residency in the country of your first citizenship, in case you still have real estate there, the tax authorities can claim your income considering that you have the center of vital interests there.

## **International Tax Terms**

### **Tax Residency**

Many people mistakenly confuse tax residency with citizenship. Citizenship is determined, in most cases, by where you were born, which can be defined as your country of birth. Traveling or moving to another country will have no effect on it, and you will always be a citizen of your own country unless you decide to acquire new citizenship or change your current one.

On the contrary, your **residency determines where you conduct your business, spend most of your time and have to pay taxes accordingly.**

Is it possible to be a citizen of one country and a tax resident of another? Absolutely, because these are two different statuses of the same person. Yet both of them can affect where and what taxes you have to pay.

Since a change of residence is much easier than a change of citizenship, you will be granted different rights and obligations to pay taxes.





## Different Types of Tax Laws

The procedure of how citizens pay taxes in their countries is regulated differently in each country.

However, most countries apply a tax system based on residency. This means that people pay taxes in the country where they spend most of their time, not necessarily in their country of birth or citizenship (of which, incidentally, there may be several).

In most cases, you are considered a resident of the country where you spend more than six months.

Different countries apply a **tax system based on citizenship**. These countries tax their citizens no matter where they are. This means that **if you are a citizen of a country where taxation is based on citizenship, even if you move and live somewhere else, you still have to pay taxes in your country**.

There are other tax systems, such as **territorial tax systems** that are used in Panama, Portugal, partly in the UK, and some other countries, whereby individual citizens are taxed only on their local income that is produced in their territory. This is what gives, for the most part, most digital nomads the ability to earn money abroad and not have it taxed in the place where they permanently reside.

In addition to the aforementioned, there are also several countries in the world that does not tax individuals. Examples of such countries are the tax systems of Qatar and the Cayman Islands.

## Double Taxation Agreements

In certain rare cases, two countries may consider an individual as a tax resident at the same time, and both countries may require you to pay taxes on your income. However, to avoid this, most countries have entered into double taxation agreements. These documents define the rules according to which a country must consider you as a resident and tax your income.





# MUST-HAVE INSURANCE OF A DIGITAL NOMAD

## What Type of Insurance do Digital Nomads Need?

As a digital nomad, the first thing to consider is whether you need travel insurance or international health insurance.

**1. Travel Insurance** is designed to cover a wide variety of issues that you might face when traveling. This includes missed or canceled flights, luggage gone astray, valuable items lost or stolen, and important medical treatment wherever you are in the world.

**2. Health Insurance** is focused purely on covering any medical or health-related needs you might have. Health insurance isn't just for travelers. In countries without universal health care funded by taxes, such as the United States, residents will often have health insurance to cover their medical needs.

Most health insurance policies are country-specific and linked to the medical infrastructure and the cost of care in the country that you are in. But you can also get International Health Insurance to cover you wherever you are in the world.

As a digital nomad, you will probably be choosing between **travel insurance that includes medical coverage and international health insurance**.

Travel insurance is a good choice if you also need coverage for other travel-related items, such as covering your possessions, canceled flights, and so forth. Bundling these together can make it more affordable.

However, it is worth bearing in mind that:


The medical insurance bundled into travel insurance is usually quite limited in terms of maximum payouts and the kind of medical care that is covered. For example, it won't cover things such as Cancer treatment, the assumption being that you would go home for that. But that is not always an option for a digital nomad.

Travel insurance will generally last a maximum of 180 days, and travel insurance is often invalidated if you don't have a return ticket. This is a common problem for digital nomads.

International health insurance, therefore, becomes a better option when:

1. You are traveling for an extended period of time or with an open-ended ticket.



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2. For expats or anyone moving between established bases who don't really need the travel insurance elements.

**3. Medical Coverage for Covid-19** -More and more travel insurers are willing to offer COVID-19 medical coverage, you'll just need to do your research to make sure yours does. **Note that:** If the insurer doesn't prominently advertise that they cover the virus, that likely means they won't.

First, check to see if your current health provider will cover you while abroad. Many non-US healthcare plans do, though Americans will likely find they are out of luck.

If you are a long-term traveler or a remote worker, another option for getting coronavirus medical coverage as a digital nomad or long-term traveler is to **get an international health insurance policy** but it doesn't provide protection against the non-medical risks.

**4. Medical Evacuation and Repatriation** – Healthcare is a major concern for digital nomads as it is hugely reassuring for them to know that they are covered, regardless of location, by a health insurer who literally speaks their language. Most policies with Medical Evacuation coverage will transport a traveler to the nearest adequate medical facility. If the treating physician determines they should return home to receive further medical attention, this benefit can also cover those transportation expenses.

Please be aware that coverage and eligibility requirements for this benefit differ by policy.

**5. Quarantine Insurance-** There are other travel insurance policies that can cover unexpected expenses if you have to quarantine in another country. But in order for any benefits to apply, you must test positive for Covid-19 and your travel insurance plan must cover Covid-related expenses.

For example, if you visit a state or a country that has a mandatory quarantine in place upon your arrival, there are no travel insurance benefits to cover any extra costs for quarantining, unless you test positive for Covid-19 and the plan covers Covid.

So, the type of insurance that is best for you depends on how you choose to live your life as a digital nomad.





## VISA

### **How Do Digital Nomad Visas Work?**

Each country issuing digital nomad visas has its own policies and regulations in place. Some allow eligible citizens to conveniently apply online, while others require petitioners to submit their applications through an embassy or consulate.

Remote workers should check the digital nomad visa requirements and application process of their destination country.

A digital nomad visa applicant usually needs:

- An eligible and valid passport
- Proof of a steady remote income
- Many countries with digital nomad visas may also require the payment of an application fee.

Note that: Travelers should always check whether they need additional documents such as medical insurance, vaccine certificates

### **Digital Nomad Visa VS Tourist Visa**

The main difference between a tourist visa and a digital nomad visa is **how long the holder can stay in the country.**

Tourist visas are for short stays, typically up to 3 months, whilst digital nomad visas allow for longer stays, often 1 year or more.

Foreigners who wish to do some remote work whilst on holiday in Europe can do so with a tourist visa, or visa-free if from an exempt country.

Remote workers only need to get a digital nomad visa if they will stay longer than the time permitted with a tourist visa. In this case, they have to meet the digital nomad visa requirements, which normally include proof of funds.

Neither visa allows the holders to be employed by a local company.



## **Visas For Digital Nomads: Eligibility**

Digital nomad visa applicants usually have to prove that they are remote workers.

They may need to show they can support themselves financially for the entire stay. This can be done by providing financial documents such as bank statements and receipts.

However, not all individuals are eligible for a digital nomad visa, even though they can prove to be working remotely.

Eligibility depends on several other factors, such as:

1. The nationality of the applicant
2. The petitioner's visa history

Whether the applicant is considered a threat to the security or health of the country of destination. Remote workers should inquire about their eligibility before applying.

## **37 Countries With Digital Nomad Visas**

So where do you stay outside your home country do your remote work and get to explore, within limits, your new base?

In some countries, the concept is so new that authorities have no idea how to deal with it yet, or the process is very bureaucratic. Here's the list of best digital nomad destinations (not in order) with a visa.


### **Digital Nomad Visa Countries in Europe**

#### **1. Georgia**

95 countries can enter Georgia visa-free and stay up to 365 days. With the covid-19 Pandemic, they have created the Remotely from Georgia program which essentially lets you bypass the travel restrictions in place and allow you to come and work in Georgia remotely.

You have to prove that you make \$2000 a month or have a bank statement showing \$24,000. If you work for more than 183 days you will become a tax resident and the income tax is a medium 20%.





However, Georgia has an excellent Individual Entrepreneur scheme, which taxes only 1% on your business turnover up to about \$155,000. I think this scheme for which you have to register works perfectly for Digital Nomads and freelancers.

It's easy and fast and does not require visa runs plus the cost of living is as low if not lower than some Asian DN favorites. If you look at the cost-of-living index on Numbeo, Georgia ranks 132 out of 138 countries.

Georgia has an exciting capital in Tbilisi, which has plenty of history and culture to offer and feels like Europe. The Caucasus mountains make for excellent hiking and skiing and the black sea coast offers seaside retreats in the hot summer months. Plus with excellent food and the oldest wine culture on offer, what is not to like about Georgia.

**Cost of program:** FREE  
**Length:** 1 year, but if you register a business like the Individual Entrepreneur scheme this can lead to permanent residency.  
**Income to prove:** \$2000 per month  
**Cost of living index:** 130 out of 139  
**Internet speed:** 28.68 Mbps / mobile: 42.49 Mbps

## 2. Croatia

The Croatian Digital Nomad Visa got a lot of press and in the last months all the processes, forms and legislation have been worked out. It gives you a low-cost option to stay and work remotely in Europe. It is technically not a visa but more a temporary residency permit.

You can apply when in Croatia, but also at Croatian consulates and embassies.

This is your time to explore this diverse nation with interesting cities a stunning coastline and many islands.

**Cost of program:** Between €80 to €130  
**Length:** Maximum 1 year, can be reapplied for after 6 months away  
**Income to prove:** €2,232 per month or €26,790 for 12 months stay. This is for one person an additional 10% is required per partner/family member.  
**Cost of living index:** 45 out of 139



**Internet speed:** 78.48 Mbps / mobile: 116.26 Mbps

### 3. Czechia (Czech Republic)

Czechia's capital city Prague is a favorite under digital nomads. Czechia has had a freelancer visa for a while and it is called the Zivno, it is unfortunately pretty complicated as you need to have a trade license for one of the trades listed here. It allows you to work for one year and it can be extended. The limited list of trades makes this a harder visa to get in Europe.

**Cost of program:** FREE  
**Length:** 1 year, but can be extended  
**Income to prove:** €5,587 in the bank per person  
**Tax to pay:** 1,800 Kč (€70) per month  
**Cost of living index:** 67 out of 139  
**Internet speed:** 95.23 Mbps / mobile: 65.88 Mbps

### 4. Estonia

Estonia was revolutionary when it created its e-residency program, which helps foreign entrepreneurs run their EU-based business more streamlined and with digital signatures. In June 2020, Estonia created a one-year digital nomad and freelancer visa that allows you to stay in the country and work remotely. It was the first country in the world to have an official digital nomad visa.

**Cost of program:** €80 short stay, €100 long stay  
**Length:** 1 year  
**Income to prove:** €3,504  
**Cost of living index:** 47 out of 139  
**Internet speed:** 86.56 Mbps / mobile: 75.21 Mbps

### 5. Iceland

Iceland has a long-term visa for remote workers. It is only valid for 6-months and if you apply whilst staying in the Schengen area it is only valid for 90-days.

This is a country of stunning landscapes and you will never get bored here no matter what time of the year. It is one of the most expensive places when it comes



to the cost of living though and you have to show a very healthy monthly income to apply. So this is not for everyone though.

**Cost of program:** 7800 ISK (€50, \$61)  
**Length:** 6 months  
**Income to prove:** 1,000,000 ISK (€6,460 or \$7,777) for a single applicant or  
1,500,000 ISK (€9,690 or \$11,667) for a couple.  
**Cost of living index:** 4 out of 139  
**Internet speed:** 180 Mbps / mobile: unknown

## 6. Germany

The freelance visa of Germany is called Aufenthaltserlaubnis für selbständige Tätigkeit. It is basically a residency permit for foreign freelancers and self-employed people to live in Germany for a period of up to 3 years. You have to deal with German bureaucracy as it takes up to 4 months to get approval.

**Cost of visa:** €100  
**Length:** 6 months up to 3 years  
**Income to prove:** Proof of self-sustainability, plus you need an address in Germany  
**Cost of living index:** 32 out of 139  
**Internet speed:** 138.05 Mbps / mobile: 88.87 Mbps

## 7. Norway

Norway is a stunning country and a wealthy one thanks to its oil and massive sovereign wealth fund. It is a progressive nation and they have created an opportunity for digital nomad and remote workers with the 2-year Independent Contractor Visa. You have to have deep pockets though as Norway is an expensive place to live.

**Cost of visa:** €600  
**Length:** 6 months up to 3 years  
**Income to prove:** €35,719 plus proof of accommodation  
**Cost of living index:** 3 out of 139  
**Internet speed:** 173.88 Mbps / mobile: 178.70 Mbps



## 8. Portugal

Portugal has an independent workers and entrepreneurs visa which is for 1 year but you can renew this up to 5 years. After 5 years you have the option to go for permanent residency. You can enjoy living and working in Lisbon, Porto or the stunning beaches of the Algarve.

**Costs:** €83 for the visa and €72 resident permit fee.  
**Length:** 1 year up to 5 years.  
**Income to prove:** €600 per month (this can come from a variety of sources)  
**Cost of living index:** 56 out of 139  
**Internet speed:** 166.00 Mbps / mobile: 62.11 Mbps

## 9. Spain

Spain currently has the Non-Lucrative Visa which is a visa where you are technically not allowed to work, it is more for people that are self-sufficient or retired. However, who notices remote work.

Besides this Spain is working on a Digital Nomad Visas a draft bill has been introduced called the Startups Law. Under the proposed law, remote workers can get a visa that allows them to stay and work for 12 months. This can be extended for another 24 months. We keep you up to date with the developments. There would be a 24% tax for the first €600,000 earned.

Spain's low cost, beaches, mountains, and vibrant cities like Barcelona, Madrid, and Valencia make it a favorite for location-independent people. The tech scene in Barcelona is growing rapidly.


**Costs Visa:** \$140 (Non-Lucrative Visa)  
**Length:** 1 year and can be renewed (Non-Lucrative Visa)  
**Income to prove:** €2151 per month (Non-Lucrative Visa)  
**Cost of living index:** 42 out of 130  
**Internet speed:** 207.62 Mbps / mobile: 64.44 Mbps

## 10. Malta

The tiny European island nation of Malta has a digital nomad visa called the Nomad Residency Permit. This program is targeted at NON-EU remote







workers and has a length of 1 year which can be renewed. Malta boasts a nationwide 5G network and English as one of the official languages, it also has over 300 days of sunshine a year.

**Costs Visa:** €300 includes family  
For Non-EU remote workers

**Length:** 1 year and can be renewed

**Income to prove:** €2700 per month plus rental contract or property purchase.

**Cost of living index:** 25 out of 139

**Internet speed:** 150.52 Mbps / mobile: 61.74 Mbps

## 11. Greece

Greece has it all, from culture to food, to sun-kissed beaches and plenty of islands. It also has decent internet speeds and in Europe enjoys a low cost of living. Greece has two programs in place to attract digital nomads. The first program is an income tax reduction of 50% for a period of 7 years to certain nationalities moving or returning to Greece and committing to staying a minimum period of 2 years.

The 2nd program, which became official at the start of October 2021 is the Greece digital nomad visa for non-EU/EEA citizens. This allows you to stay and do remote work in Greece for a foreign employer or your own foreign registered company. The period is initially for 1 year but can be extended twice to 3 years in total.

**Cost of Visa:** €75

**Length:** 1 year can be extended to a maximum of 3 years

**Income to prove:** €3500 per month plus 20% for spouse/partner and 15% for each child

**Cost of living index:** 39 out of 139


**Internet speed:** 39.46 Mbps / mobile: 93.23 Mbps

**Digital Nomad Visa Countries in the Caribbean**

## 12. Barbados

Barbados was very quick with launching its digital nomad program called the Barbados Welcome Stamp. Have you ever wanted to live on a Caribbean island now is your chance, you will have to like island life. Barbados is a well-connected hub that allows you to explore the rest of the Caribbean and Central America assuming no travel restrictions.





Although not a cheap place to live, it is cheaper than any of the other Caribbean countries offering remote working visas at the moment. It also has some of the best internet speeds in the Caribbean.

**Cost of program:** \$2000 individual or \$3000 for a couple/family

**Length:** 1 year

**Income to prove:** \$50,000 per year

**Cost of living index:** 5 out of 139

**Internet speed:** 111.99 Mbps / mobile: unknown

### 13. Antigua & Barbuda

The island nation of Antigua & Barbuda has called its digital nomad visa the Antigua Nomad Digital Residence. The islands have a total of 365 different beaches allowing you to enjoy them all for 2 days each.

**Cost of program:** \$1,500 individual, \$2,000 a couple \$3,000 for a family of 3 or more.

**Length:** 2 years

**Income to prove:** \$50,000 per year

**Cost of living index:** Cost do seem slightly higher than Barbados

**Internet speed:** 20.95 Mbps/ mobile: 33.80 Mbps

### 14. Bermuda

Bermuda has named its program the Work from Bermuda visa. The cost of applying is cheap and there is no requirement to prove a certain wage. However, this is the most expensive country on earth when it comes to the cost of living. Like the Cayman Islands, this is more of a destination for the well-heeled, although not promoted that way, the cost of living makes it that way.

**Cost of program:** \$263

**Length:** 1 year

**Income to prove:** enough to support yourself, which is a lot in Bermuda

**Cost of living index:** 1 out of 139

**Internet speed:** 73.6 Mbps / mobile: unknown



## 15. The Cayman Islands

The name already implies it with the Cayman Islands Global Citizen Concierge Program, only wealthy remote workers are welcome. And yes, you can see this already in the income that you have to prove to apply for the program. This program is clearly aimed to attract high-level executives that can work remotely. The program is the longest with a maximum of 2 years and allows you to travel in and out as much as you like.

- Cost of program:** \$1,469  
**Length:** 2 years  
**Income to prove:** \$100,000 per year for a single, \$150,000 per year for a couple, \$180,000 per year for a family  
**Cost of living index:** But a quick comparison it seems to be about 20% cheaper than Bermuda  
**Internet speed:** Fastest in Caribbean but pricey.  
100 Mbps is \$90 a month and 500 Mbps is \$225 a month

## 16. Anguilla


Anguilla's Digital Nomad visa includes PCR testing and surveillance once you are on the island. Anguilla has a tiny population of 15,000 and its size is 26 kilometers long and 5 kilometers wide at its widest point. This may be a bit too remote for most nomads as also its size means it is less connected, however, some might be drawn to this.

- Cost of program:** \$2000  
**Length:** 1 year  
**Income to prove:** N/A  
**Cost of living index:** N/A  
**Internet speed:** 5-10 Mbps

## 17. Montserrat

Montserrat is only slightly larger than Anguilla with a size of 102 km<sup>2</sup> its population is even smaller with 5,900. It is located north of Guadeloupe and to go here you have to really want the solitude. Montserrat has named its program the Monserrat





Remote Work Stamp. Internet speeds seem low, but a fiber-optic network is in the works.

<b>Cost of program:</b>	\$500 single person, \$750 family of up to 3 dependents, and \$250 for each additional family member.
<b>Length:</b>	1 year
<b>Income to prove:</b>	\$70,000 per year
<b>Cost of living index:</b>	N/A
<b>Internet speed:</b>	5-10 Mbps

## 18. Dominica

The Commonwealth of Dominica, which is located in the Caribbean between the French Islands of Guadeloupe and Martinique, has announced a Digital Nomad visa program called WIN Work In Nature. This program allows people to stay on this lush tropical volcanic island famous for its hot springs for up to 18 months. It also offers an income tax break and families can put their children through private and state-owned schools.

Dominica has probably the cheapest option to stay on a Digital Nomad visa in the Caribbean in terms of the cost of living.

<b>Cost of program:</b>	\$100 application fee (non-refundable), \$800 single person, \$1200 for a family.
<b>Length:</b>	up to 18 months
<b>Income to prove:</b>	\$70,000 per year
<b>Cost of living index:</b>	Similar level to Canada, based upon limited data 26 out of 139
<b>Internet speed:</b>	36.93 Mbps / mobile: unknown

## 19. The Bahamas

The 16 tax-free islands of The Bahamas have launched the Bahamas Extended Access Travel Stay (BEATS) programme. You can stay for 12 months but this is extendable to 3 years. Now is your chance to do some island hopping and swim with the famous pigs. It is an expensive place to live but has easy access to Miami and the rest to the USA.



<b>Cost of program:</b>	\$25 application fee. \$1000 for the first applicant and \$500 for each dependent.
<b>Length:</b>	12 months and can be renewed on a case by case basis to 36 months.
<b>Income to prove:</b>	A letter from your current employer or proof of self-employment and income
<b>Cost of living index:</b>	10 out of 139
<b>Internet speed:</b>	63.58 Mbps / mobile: 29.23 Mbps

## 20. Curaçao

Out of the hurricane zone in the Caribbean, and part of the Leeward Antilles, Curaçao offers something different. You can enjoy the Dutch colonial town of Willemstad as well as the beautiful beaches on offer. The @HOME in Curaçao program allows for an initial 6 months stay with the possibility of an extension for another six months.

<b>Cost of program:</b>	\$294 per person.
<b>Length:</b>	6 months with another 6 months extension
<b>Income to prove:</b>	Proof of solvency
<b>Cost of living index:</b>	Similar level to USA & Italy 28 out of 139
<b>Internet speed:</b>	around 25 Mbps / mobile: unknown

## Digital Nomad Visa Countries in North & Central America

### 21. Costa Rica

Costa Rica is famous for its relaxed lifestyle, great surfing, gorgeous beaches, and amazing landscape of jungle, volcanoes, and waterfalls. The visa which was already in place before the Covid-19 pandemic is called Rentista, which allows foreigners to stay for a 2-year period. This can be extended. This visa is for self-employed people or entrepreneurs, you are not allowed to work for another company.

Besides the Rentista visa, Costa Rica is also working on a digital nomad visa which will be for 1 year up to 2 years maximum. We keep you updated when this goes live.



## Rentista

<b>Cost of program:</b>	\$250
<b>Length:</b>	2 years
<b>Income to prove:</b>	\$2,500 per month over the last 2 years or make a deposit of \$60,000 in a bank in Costa Rica.

## Digital Nomad Visa

<b>Cost of program:</b>	N/A
<b>Length:</b>	1 year can be extended for another year
<b>Income to prove:</b>	\$3000 per month or \$5000 for a couple or family
<b>Cost of living index:</b>	66 out of 139
<b>Internet speed:</b>	60.70 Mbps / mobile: 35.15 Mbps

## 22. Mexico

With its beaches, Mayan culture, Colonial culture, diverse landscapes, the capital of Mexico City, and great cuisine, Mexico is a favorite with travelers and digital nomads. Part of the reason is its 6-month long tourist visa and the low cost of living.

There is also the Temporary Resident Visa which allows you to stay one year and can be renewed after that for another 3 years.

<b>Costs Visa:</b>	N/A
<b>Length:</b>	1 year, max 4 years.
<b>Income to prove:</b>	\$1,620 a month or bank balance of \$27,000
<b>Cost of living index:</b>	100 out of 139
<b>Internet speed:</b>	56.82 Mbps / mobile: 34.63 Mbps

## 23. Panama

Panama is the most developed nation in Central America with a high standard of living, a warm climate, great nature, beaches, and vibrant cities. With high-speed internet and a low cost of living this country is excellent for digital nomads.

In May 2021 Panama created what it called the Short Stay Visa for Remote Workers. It is a 9-month visa that can be extended for another 9 months and allows you to work remotely



<b>Costs Visa:</b>	\$300
<b>Length:</b>	9 months, max 18 months.
<b>Income to prove:</b>	\$36,000 a year
<b>Cost of living index:</b>	49 out of 139
<b>Internet speed:</b>	137.72 Mbps / mobile: 21.82 Mbps

## Digital Nomad Visa Countries in Middle East & Asia

### 24. Dubai (UAE)

The city of Dubai launched its one-year virtual working program for remote workers and digital nomads. You can work now for one year in this megacity on the coast and benefit from the zero-income tax for individuals.

<b>Costs Visa:</b>	\$287
<b>Length:</b>	1 year
<b>Income to prove:</b>	€5,000 per month (over the last 3 months) plus, proof of employment or proof of company ownership.
<b>Cost of living index:</b>	38 out of 139 – this is for UAE; Dubai will be more costly.
<b>Internet speed:</b>	189.27 Mbps / mobile: 273.87 Mbps

### 25. Taiwan

Taiwan has not got a program that specifically targets Digital Nomads, however, it has a program called the Gold Card. The Gold Card is an open-end work permit for Taiwan, and it is a Visa to attract talent. However, even if you do not have the skills but can show you make a monthly income of 160k TWD (USD 5700) you can apply.

If you don't have the earnings, you need some pretty high-level skills to apply, like being a lawyer, or holding a PhD degree etc.

<b>Costs Visa:</b>	\$100 to \$310 depending on nationality and duration.
<b>Length:</b>	Open-end
<b>Income to prove:</b>	\$5,700 per month, but you can also enter on skills
<b>Cost of living index:</b>	34 out of 139
<b>Internet speed:</b>	154.89 Mbps / mobile: 96.97 Mbps



## 26. Sri Lanka

Sri Lanka has not announced a specific Digital Nomad Visa but has made the process of getting extensions (up to 270 days) to a Visa a lot easier. Depending on the country and how long you intend to stay there are different fees, you can find these here.

30-90 day extension can be done online for the following countries: Austria, Belgium, Denmark, Netherlands, Poland, Italy, Finland, France, Germany, Ireland, Spain, Greece, Sweden, Hungary, United Kingdom, Australia, New Zealand, USA, Canada, Japan, Switzerland, Norway, Portugal, Slovenia, Estonia, Mauritius, Iceland, and Cuba.

90-180 day extension costs \$150 and is free for USA.

180-270 day extension is \$200. Overstayers are fined \$500.

Sri Lanka offers a great mix of beaches, national parks, great food and plenty of historical sites, a great environment for the Digital Nomad.

<b>Cost Visa:</b>	\$150 for 90-180 day extension, \$200 for 180-270 day extension.
<b>Cost of living index:</b>	124 out of 139
<b>Internet speed:</b>	28.49 Mbps / mobile: 17.69 Mbps

## Digital Nomad Visa Countries in Africa

### 27. Mauritius

The Premium Visa program for Mauritius is one I like as there is no fee and no proof of income. This opens this visa up to a whole range of digital nomads. Who does not want to experience its stunning beaches, jungles and mountains? Plus, you get to try great Indian curry dishes.

<b>Costs Visa:</b>	Free
<b>Length:</b>	1 year
<b>Income to prove:</b>	own your location independent business or work remotely for a company outside Mauritius.
<b>Cost of living index:</b>	71 out of 139
<b>Internet speed:</b>	38.68 Mbps / mobile: 30.91 Mbps





## 28. Cape Verde (Cabo Verde)

The Cape Verde archipelago, a former Portuguese colony, of 10 islands lies 570 kilometers west of the African continent in the Atlantic Ocean. It is blessed with year-round sun and on some islands, there is hardly any rainfall, which results in 350 days of sunshine.

Its Remote Working Cabo Verde program is not advertised well. It is eligible for anyone from Europe, North America, the Community of Portuguese Speaking Countries (CPLP) and the Economic Community of West African States (CEDEAO).

<b>Costs Visa:</b>	€20 Visa fee, €34 Airport fee
<b>Length:</b>	6 Months, can be renewed for an extra 6 months.
<b>Income to prove:</b>	€1,500 per month Individual, €2,700 per month family
<b>Cost of living index:</b>	Claiming it to be 21% cheaper than the Netherlands & Belgium. That would be similar in cost of living to Cyprus & Greece.
<b>Internet speed:</b>	36.66 Mbps / mobile: unknown

## 29. Seychelles

The beautiful African Island archipelago of Seychelles has joined the list with its Seychelles Workcation Program. The requirements seem very easy, you need to have a valid passport, provide documents of proof of being an employee or business owner and provide proof of income or wealth. Like almost all other programs you will need health and travel insurance.

<b>Costs Visa:</b>	€45 per person
<b>Length:</b>	12 months.
<b>Income to prove:</b>	N/A
<b>Cost of living index:</b>	24 out of 139
<b>Internet speed:</b>	34.46 Mbps / mobile: unknown



## In The Pipeline

### 30. North Macedonia

With Croatia getting a lot of international news for its digital nomad visa, the former Yugoslavia nation, North Macedonia decided to develop its own Digital Nomad Visa. When more details arrive, I will update this page. This country would appeal for its low cost of living as well as its stunning lake Ohrid.

**Cost of living index:** 106 out of 138  
**Internet speed:** 43.63 Mbps / mobile: 63.52 Mbps

### 31. Thailand

Thailand has been a favorite Digital Nomad destination, especially around Chiang Mai and Bangkok with a low cost of living and fast internet speeds. However, most Nomads use the 60-day tourist visa which they can extend for another 30 days (by going to the immigration office) before they had to do a visa run. With Covid-19 these runs became impractical and with the international airspace almost completely shut the visa runs were impossible to do.

It looks like the Thai government wants to change the situation, first, there are now 3-month tourist visas that can be extended for 6 months more (by going to the immigration office) giving you the option to stay 9 months. Further, it looks like the government is working on a digital nomad visa.

**Cost of living index:** 75 out of 139  
**Internet speed:** 223.72 Mbps / mobile: 67.35 Mbps

### 32. Belize

A press release has been issued on the 17th of February 2021 announcing the “Work where you Vacation” program aimed at encouraging tourists to stay longer and work remotely. As Belize has territorial taxation this could be an interesting program, To be continued.

**Cost of living index:** 55 out of 139  
**Internet speed:** 38.95 Mbps / mobile: 23.47 Mbps



### 33. Romania

Romania is the country with the EU's fastest fixed broadband Internet speeds. Romania has been working on a digital nomad visa for a while. With its low cost of living this country has been on the DN radar and what looks promising are the low initial monthly income requirements of only €1,100.

**Cost of living index:** 98 out of 139  
**Internet speed:** 241.35 Mbps / mobile: 61.70 Mbps

### 34. Cyprus

With Malta and Greece having a digital nomad visa it was expected that Cyprus would follow quickly. It gives UK citizens, as well as other non-EU citizens, the right to stay and work remotely on the island for 12 months.

Requirements for Cyprus Digital Nomad Visa.

1. Valid for 1 year and can be renewed for another 2 years to give a maximum stay of 3 years
2. Monthly income requirements €3,500 for main applicant + 20% for spouse and 15% for each minor
3. Medical insurance needed
4. Police clearance certificate from country of residence
5. Limited to 100 applications

**Cost of living index:** 36 out of 139  
**Internet speed:** 51.81 Mbps / mobile: 168.72 Mbps

### 35. Serbia

The Balkan country of Serbia is working on a digital nomad visa to allow people to stay and work for one year, The income requirements are pretty steep at €3,500 when compared to neighboring countries like Romania and Croatia. In the meantime, there is a tax break in place exempting digital nomads from tax for the first 90 days of stay.

**Cost of living index:** 94 out of 139  
**Internet speed:** 87.97 Mbps / mobile: 55.33 Mbps



### 36. Montenegro

Split-based Dutch entrepreneur Jan de Jong, the driving force behind the Croatia Digital Nomad Visa has announced on his LinkedIn that Montenegro is also working on a DN visa. The Montenegro Digital Nomad visa is to be launched in Q1 of 2022.

**Cost of living index:** 88 out of 139  
**Internet speed:** 69.68 Mbps / mobile: 45.93 Mbps

### 37. Grenada

The Caribbean island of Grenada, also known as the spice island, is working on a digital nomad visa. It will be valid for one year and can be renewed for an additional year. The program should have been live October 2021, but delayed.

**Costs Visa:** \$1,500 per person, \$2000 for a family with 3 dependents, \$200 for each additional dependent.  
**Length:** 12 months, renewable for another 12 months  
**Income to prove:** \$37,000 annually  
**Cost of living index:** N/A  
**Internet speed:** N/A

## II. What To Take and What to Sell/Store

### A. Owning a Property


Most people invest near where they live, and there are definite advantages to doing that, but owning a house is possible without popping around every time a sink gets blocked.

Below are the guides on how to start a real estate business while you travel.

#### 1. Define a Budget and Start Saving

The ability to change your place of living regularly is extremely beneficial for your savings – and it is really important to start saving as soon as possible. The experts from NNNDigitalNomad.com explain that you should start saving before you set off on your travels if you already have a real estate business in mind.





Having a financial backup will give you peace of mind and the willingness to invest and dedicate yourself more to the growth of the business. Depending on the place that you decide to stay, you will be able to figure out a budget that is ample enough for you to enjoy life but allows enough savings to get your business going.

## **2. Choose a Slow Time of the Year**

Being constantly on the road comes with many advantages, like the exposure to different cultures and the freedom to live and work on your own terms. However, when you look at it from the viewpoint of a person who is looking to start a real estate business, it can throw up a lot of problems.

Focus on being disciplined and prepare for the days ahead. Work hard when there are many opportunities, and in the slow moments when work is not forthcoming or you are settled for a few months, dedicate this time to your real estate business.

## **3. Set Clear Expectations**

Sometimes being a digital nomad can feel like you are constantly on vacation, but with a mortgage to pay or tenants to speak to via email, you will need to set clear goals and schedule accordingly.

If you have properties back in your home country which is managed for you by a letting agency, make sure to schedule regular meetings and stay in constant communication to make sure that you are up to date with everything that is happening with your business. Having goals in terms of how much rent you want to make each month or how many properties you want to add to your portfolio each year can give you a boost in motivation to keep working hard in whatever digital job you work in.

## **4. Categorize Important Tasks**

When you are trying to establish a real estate business and adapt it to your traveling schedule, you have to arrange the tasks in a way that works for you and everybody else that is involved in your business. Due to the nature of the real estate world, you need to have an actual person on the ground on demand.

It is really important to categorize and delegate tasks to your business or a property manager but this can be difficult due to time zone differences. In order to start a successful real estate business, working out which tasks can be done remotely by yourself in your time zone and what needs to be done by your employees back home, is one of the most important factors.



## 5. Start Building your Business

Organizing your life and workload prior to and during the time of starting your business is key, but once you have done that, you can start to grow your business property by property. The real estate business is a field that lends itself well to digital nomads because it has all the attributes that any nomad-run business must have:

- The delivery of products without the need to be present
- A lean, financially independent business
- High-margin products or services
- The potential for additional services.

Digital nomad entrepreneurs run businesses that they can easily adapt to their circumstances, and real estate is an ideal choice for many who are looking to make good money while enjoying life to its fullest. The world of real estate business is a complex one, but by taking the right steps and putting in the necessary work, it will not take long for you to establish your business and gain a fantastic source of income as your travel.

### B. Should Digital Nomads Own Cars?

Becoming a digital nomad is a popular way of living for many. It is a way to get out and see the world without worrying about money, as you can work as you go. However, the lifestyle often means that you have few belongings with you. Can a car work out with this type of lifestyle?

Let's take a look!

#### 1. You are Staying on One Continent for a While


Some people like to jump around between countries or spend their time sunning themselves on islands. While this can be a great choice, others prefer to base themselves on the mainland. If this is you, you might want to get a car. Rather than have to deal with public transport, you can hop in your car and go somewhere no matter what.

From Asia to the Americas, there are many countries that you can explore by car. It could become the perfect home base for you as you travel. No matter where you choose to go, you will always know that you have a home to return to in terms of your car.

#### 2. You Need One for Work

Digital nomads take on a variety of different creative roles. Some like to try blogging, others make videos, and some try their hands at freelance photography. If you are the latter, you are likely to have quite a few pieces of gear with you. While some freelance photographers manage to build





a career with just one camera, a good selection of lenses and filters will allow you to build a varied portfolio. Therefore, a car with room for equipment will be a must.

You might also want to journey somewhere that public transport does not go. Photographers like to grab pictures at the wildest and strangest of locations, which often means plunging off the beaten path. A car might be vital in helping you get somewhere remote and hard to find.

### **3. You Can Always Sell It**

Ready to move on once more? No matter how long you think you might want to stay somewhere, the itch to find somewhere new will have you looking up your next destination. Feel like you are tied to one place because of the car? Just sell it!

You have no obligation to stay somewhere just because of a purchase like a car. Instead, you should feel like you can move on and find somewhere new to go. Selling the car gives you a chunk of money you can use to secure a new place, or you might even buy a new car when you get there; the freedom is yours.

Don't think that being a digital nomad will prevent you from having a car. No matter where you end up going, a car can have many benefits. It can give you freedom and opportunity beyond what other digital nomads may have. Take advantage of what owning a car as a digital nomad might be able to bring for you now.

## **C. How to Manage Your Mail as a Digital Nomad**

When you think of a digital nomad, you envision someone working and earning a living while traveling the world. If you dream of being a location-independent worker with your laptop and lust for adventure, we cover one crucial question most digital nomads need to know.

### **How do you manage your mail if you have no permanent location?**

As a digital nomad, you have so many things to think about to get ready for extended travel, and managing mail can often be an afterthought in the process. It's not until you run into problems with your mail that you start realizing it is a big issue.

### **How can you ensure that you receive your essential mail as a digital nomad?**

Have no fear...the solution is here!

A virtual mailbox offers you a permanent street address for receiving mail. You can read it online without having to physically pick up your mail, along with many other advantages. Beyond just a mailing address, there is a vast range of services beyond simple mail forwarding.





## **How a Virtual Mailbox is Useful for Digital Nomads**

As a digital nomad, you don't remain in the exact locations for long periods, so having a permanent address for receiving and keeping track of your mail is a challenge. You can use your family or friends' address as your permanent address.

However, they will have to be committed to opening your mail and sharing the details of its contents on your behalf. This means they will have to reach out to you most days, which can be a burden. They may also forget to tell you about an important letter or package, which could cost you extra late fees or cause compliance issues if you run a small business.

Privacy may also be a concern because you have to trust your family or friend as they read and open all your mail and packages. For example, your bank statement arrives, and you may not want that to be seen. Not a great solution as your permanent address or receiving your mail.

Not to mention getting paid by clients is difficult for digital nomads because you are often traveling, and adequate banking might not be available at your destination. Thus, it will take longer to get paid. These are huge problems, but don't worry; a virtual mailbox will solve these problems while traveling.

## **Get Mail and Packages Reliably**

You do not need to burden your family and friends with dealing with your mail, nor worry about privacy. Access all your packages and mail in real-time from wherever you are with a virtual mailbox. When someone sends you mail, you receive a notification via email. Use your online portal, from your laptop, tablet, or phone, to read it, then decide whether it should be forwarded, discarded, or shredded. You can also consolidate forwarded items to save money.

## **Permanent Street Address**

A virtual mailbox solves the problem of no permanent street address, avoiding the constant change of address forms. Your virtual mailbox means no matter how often you move; you won't need to change your address. All mail can be delivered to this permanent street address which you can access no matter where you are.

The DMV, voter registration, and IRS require a physical address to send your mail, so that problem is also solved.


Be aware of real street addresses vs. PO Box addresses with services. UPS and FedEx do not ship to PO Boxes, only to "real" addresses, and if you are trying to use the address for residency purposes, a PO box will not work.

## **Security**

Digital nomads often work in shared spaces where security can be a genuine concern. A virtual mailbox encrypts all your mail. You can only access your mail through the online portal.







Additionally, have peace of mind knowing that all your information and mail will be stored securely. A virtual mailbox is more secure than friends or family too. Imagine if your package was stolen off of your friend or family member's porch!

### **Check Deposit Services**

You'll never need to go to a bank to deposit a check again. Instead, you can use a check deposit service that comes with your digital mailbox. You can deposit checks that arrive in your mail by mailing them to your bank's deposit service. It's a convenient way of depositing checks so that you can see the money in your bank account much quicker and get paid faster too!

### **Virtual Mailbox Services for Digital Nomads**

Not all virtual mailbox services are the same. It's best to do your research before deciding on the right option. Some virtual mailbox services use third-party partners such as UPS stores, PO boxes, and mom and pop mailboxes.

### **VirtualPostMail**

It offers a fantastic way of managing your packages and mail no matter where you are. They are the only ones who offer you a free registered agent service at all their locations with your virtual mailbox.

#### **Services:**

- View and download any mail scan as a PDF.
- Searchable PDFs.
- Unlimited cloud storage.
- Package and mail forwarding.
- Free registered agent for your business.
- Actual street address attached to a commercial building for registering your LLC or corporation.
- Check deposits.
- Request processing within one business day.
- Free mail storage for 60 days.

### **Traveling Mailbox**

Traveling Mailbox is a virtual mailbox that will receive, scan, and forward your mail based on your requests. It also provides a physical address and virtual offices. Traveling Mailbox offers three plan options, all of which offer basic mail scans, filtering, shredding, and unlimited cloud storage.



### Services:

- 25+ addresses.
- Get your mail scanned as PDFs.
- No limit to cloud storage.
- Mail and package forwarding.
- Check deposits.
- Integrates with Dropbox, Bill.com, Google Drive, and Evernote.
- iOS and Android applications.
- Thirty days free mail storage.

### Anytime Mailbox

Anytime Mailbox is software only. It provides virtual mailbox services for mail center owners and business centers. It is simply software that other mail centers use. Locations mix physical addresses and third parties, such as that mom-and-pop store down the road that offers mailing services.

These mail centers or independent business centers decide on which services they offer. They also individually decide how much to charge clients. So, it can be hard to determine the fee because there is no single service plan. You will need to do additional research before signing up with Anytime Mailbox to confirm the pricing, services, and plans you are signing up for, as they vary across locations.


### Services:

- 701+ addresses.
- Unlimited cloud storage.
- Open and scan mail.
- Mail and package forwarding.
- Check to deposit.
- Thirty days free mail storage.
- PDF of mail.
- No cancellation fees.

### PostScan Mail

PostScan Mail provides mail receiving, scanning, forwarding, and package forwarding services. This virtual mailbox is a cloud-based platform that can be used for personal and business use. Their locations include a mix of street addresses at mail centers or office buildings and PO Boxes.





PostScan Mail allows you to add multiple users to one mail account, and each individual can access their mail with a secure password.

**Services:**

- 150+ addresses.
- Free mail storage for 30 days.
- Mail scanning and opening.
- Mail and package forwarding.
- iOS and Android applications.
- Unlimited cloud storage.

Many of these are offered at an additional cost, but if you need any, make sure they are an option for the mail scanner you sign up with.

## **D. Business Travel Credit Cards**


The best business credit cards for travel could help you save money on your next business trip or vacation. Take a look at our picks in these categories: earning rewards, luxury, airline cards, hotel cards, drivers and cards with no annual fee.

Whether you own a business or are self-employed, you can use the rewards you earn from a business travel credit card to help cover expenses, including your next business trip.

Below are the types of travel-related business credit cards.

1. **General travel credit cards** – It lets you redeem points or miles for most travel expenses, regardless of brand. They also often let you earn points or miles on general purchases. While some general travel cards simply let you redeem rewards through a statement credit, others offer boosted rewards when redeeming for travel through an issuer-specific portal.  
If you need flexibility in choice of airlines and hotel brands or you are a last-minute booker, then a general travel card is probably the best option, because they typically partner with a variety of brands and blackout dates are often not a problem with these cards.
2. **Airline Credit Cards** - It lets you earn miles and special perks at a particular carrier. Typically, you earn boosted miles by spending on specific items, such as plane tickets, in-flight purchases, and sometimes such expenditures as restaurants, gas stations and even grocery stores.





If you are loyal to a specific brand or you live near a hub of a specific airline, airline cards can be a good choice. Also, If you enjoy the idea of looking for ways to maximize your rewards and redemptions, airline credit cards offer frequent promotions and they generally allow you to pool points earned with the credit card with points earned by being a member of an airline's loyalty program.

3. **Hotel Travel Credit Card** - Like an airline card, a hotel credit card encourages loyalty to a specific hotel brand, whether through using a favored credit card or choosing the brand's properties for stays. With a hotel card, you can enjoy specific perks for staying at that brand's locations while earning points for making purchases. In exchange, you can enjoy free nights and other benefits with your award points.

Like airline cards, a hotel card best serves the cardholder who favors that brand or travels to a certain area. The reason is two-fold: You get better deals on your points and perks specific to the chain and you can then redeem the points you've earned at the brand you've chosen.

