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You risk even being black listed, meaning you can never return. If you are below the stated income requirement, an alternative is to marry a good girl that realizes you don't have a lot of money and accepts it. This does happen. Then you can get a marriage visa which requires substantially less income since it is assumed you are staying home and being a good boy instead of bar hopping and chasing expensive women every night.

Let's assume you got your visa, but you didn't put large amounts of cash in a Thai bank and your source money is set up to direct deposit your retirement income in a bank back in your home country. How to you retrieve your income so you can live here?

One way is to transfer money from your bank back home to a Thai bank. The other is to use an ATM card. Personally, I keep all my money in a bank account back home and use an ATM whenever I want some. My bank allows up to \$300 US per withdrawal, per ATM card, per day. I have three ATM cards. Each month, at the beginning of the month, I initially withdraw \$1,200 for living expenses (sometimes more depending on my anticipated activities). I put it in a Thai bank and use my Thai ATM to withdraw smaller amounts as needed. Never carry large amounts of cash around with you. It is unnecessary with ATM's on practically every corner. You can get money from any ATM, but if you use a different bank the charge is about 20 or 30 Baht. My Thai ATM card is also a debit card, so I can use it for purchases at stores.

Before I continue, I confess I averaged blowing approximately \$4,000 US every time I came to Thailand on my holidays prior to moving here. Let's face it, I was a party animal. So, with a budget of only \$1,200, how do I live? Mainly, I stopped partying like there is no tomorrow. To give you an idea of how it can be done, I offer the following monthly budget based on 48,000 Baht or \$1,200 US.

Monthly Budget:

	Baht	US \$
Rent House	B6,000 = \$150.00 (or payment if buying)	
Elect	B2,000 = \$ 50.00	

(depending on how much AC we use)
 Water B 100 = \$ 2.50
 Trash & Sec Light B 100 = \$ 2.50
 Cable TV B 350 = \$ 8.75
 (premium cable is as much as \$37.50)

Food B7,000 = \$175.00
 (groceries and some restaurant meals)
 Laundry B 600 = \$ 15.00 (a laundry will wash & iron 80 pcs. for 500 B)
 Phone Cards B 600 = \$ 15.00 (B300 per card x 2 cards)
 Home Phone B2,000 = \$ 50.00
 (depends on long distance overseas calls)
 Internet B 600 = \$ 15.00 (for ADSL, dial up is free)
 Gas @ 100 B per week B 400 = \$ 10.00
 (I use a motorbike, a car would be more)
 Entertainment B6,500 = \$162.50
 (depends on the month's activities)
 Misc. B4,000 = \$100.00
 (household items, general purchases)
 Kitty B1,000 = \$ 25.00 (we have 3 cats, covers food and litter)
 Pharmacy /Doctor B4,000 = \$100.00 (see paragraph below)
 Special Purchase B3,000 = \$ 75.00 (for larger items like a desk or chair)
 Office B2,000 = \$ 50.00 (office supplies and postage)
 Trips to Bangkok, etc. B3,750 = \$ 93.75 (trips to Bangkok or around Thailand)
 Wife's spending cash B4,000 = \$100.00
 (she can buy whatever she wants)
 Total Expenses B48,000 = \$1,200.00

A budget like this may not work for you, but it illustrates you can live on this much money quite comfortably. Keep in mind that there are other occasional expenses like insurance or maintenance that need to be addresses. Even so, if I spent the \$1,650 per month Thai Immigration requires as minimum income for a Non-Immigrant Visa, I could really be living the highlife. I may raise my lifestyle at some point, but so far our current lifestyle doesn't require us to spend any more than what this budget shows.

On one line item, Pharmacy/Doctor, we generally spend less than 800 Baht per month for vitamins, Tylenol, antacid tables,

and the like. The 4,000 Baht figure is to allow for care requiring a doctor or dentist that our medical insurance doesn't cover. Examples: I got my teeth cleaned for 1,100 Baht. I cut my ankle and got four stitches for 2,000 Baht. Most health care costs for the usual ailments, like catching a cold or a minor injury, would never use up the 4,000 Baht in a month. Thai health insurance can be purchased for around 20,000 Baht, or \$500 US per year. Medical treatment is very inexpensive, and the doctors and dentists are trained in the USA and Europe in the latest medical procedures. Health care is top notch and affordable.

Housing: Existing homes are not expensive. I purchased my home for 700,000 Baht, or \$17,500 US. We are not near the beach, it is a single story townhouse in a predominately Thai neighborhood, has two bedrooms, an office, kitchen, dining area, living room, bathroom and separate shower room, covered front porch, small back area, no yard. No ocean view, but we are comfortable here and go lounge on the beach anytime we want. I'm scared of heights anyway, so condos were not an option.

For the past three years construction in Pattaya, as well as in many other tourist or metropolitan areas, has increased rapidly. Prices have gone up dramatically. Still, you can purchase a brand new home...

Foreigners can't own land in Thailand, but you can own your home through a holding company and lease the land it sits on using a 30 year renewable lease. Condos can be owned by foreigners outright. Be sure to see a respected real estate lawyer when purchasing property.

Some things in Thailand are much cheaper than western countries. Other things cost about the same or are slightly more expensive. Electronics, including TVs, DVD players, Boom Boxes, and digital and video cameras are the same price, or slightly more expensive, than in the US. Computers are the same price or slightly cheaper. Most food is cheaper, but a lot of imported foods, like American breakfast cereals, are more expensive.

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