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d. Long term visa requirements. You cannot live in Thailand long term on the thirty day entry stamp you get when entering the country as a tourist.

There isn't enough space here to explain everything about visas, so check with a Thailand Immigration Office and make sure you understand your options. More than likely, you will be required to obtain a Non-Immigrant Visa in your home country BEFORE you come here to live.

2. Assess your financial situation. Be honest with yourself. If it looks like you might not be ready yet, you probably aren't.

a. Living anywhere is not like visiting. Sadly, I have personally known several people who quit jobs and came here to live, some opening up businesses or renting bars, only to see their savings dwindle to the point they had to move back home and start over. Unfortunately they were at such an age that starting over meant living a meager lifestyle back in their country. Even worse, it is doubtful they will ever be financially able to return to Thailand to live their dream. Imagine how heartbreaking it will be if you enjoy living here several years and then have to give it up. Remember: Thailand is not going anywhere. If you need to work a few more years before you can financially make your retirement here a long term success, wait.

b. Getting your money: Having money is one thing, getting it is another. You will need an inexpensive, smooth method of having your money available in Thailand. I have a friend who was using only one credit card for cash or charges. Recently it was compromised, several bogus charges were made in Bangkok, and his credit card was canceled. He was in dire straits, with no alternative means of obtaining money, until the problem was straightened out and a new card and account number issued. Always have more than one method of accessing your money.

c. Long term visas and finances: Currently, if you do not have a guaranteed income from overseas of at least 65,000 Baht per month (like a retirement check or regular long term investment dividends), you could have a problem on obtaining a proper long term visa for living here unless you can put 800,000 Baht in a Thai bank and leave it there for the rest of your life while you live off other funds. There are different requirements for those under 50, over 50, employed foreigners, and foreigners married to Thai nationals. As stated earlier, check with Thai Immigration or reputable visa shop on what fits your circumstances.

d. What if you have to go back? It happens. We don't know our futures, and events can take place that require us to return to our home countries. These events include health problems, family problems back home, political problems here, deportation due to an unfortunate circumstance, etc. Having to uproot and move back can be very costly. Can you afford the move? Will you have a place to live when you get back? Will you have the finances to live in your home country?

e. Can you afford medical insurance? Experiencing medical problems is not a question of "if," but a question of "when." Find out if your medical benefits from your home country will cover you over here. If not, visit some Thai insurance offices and find out the affordability of adequate medical coverage.

f. Do you have a will? You should have a will both in Thailand AND in your home country, and they must be compatible. More than likely, it will be best if you write your will in your home country before you come to Thailand and then have it translated here. Even if you don't have many assets, you need to legally document your funeral wishes and what to do with your remains once you pass on. More importantly, if you have a Thai wife, don't leave her at a loss as

to what to do when you leave this world. If you have assets and/or a pension you want her to have, they need to be in your will and she needs to be schooled in how to get it.

3. Review your lifestyle. Why do you want to move to Thailand? This may be one of the hardest assessments you make. It is difficult to be honest when you want something so intensely.

a. Is it because you like to party? I know guys that live here, and their whole life is one big party. However, a constant party is expensive. You will need a high income if that will be your lifestyle.

b. Is it because you want to find a good wife? Regardless of the horror stories about failed foreigner-Thai marriages, a lot of them work and the couples are happy. But having a Thai wife is not like hanging out in the bars with your foreign buddies. Marriage brings you into the Thai culture. Can you make the adjustments?

c. Is it because you can afford to live at a higher standard of living on your retirement check? Some expats live in a gated communities or condos and remain around people from their own country. They never assimilate to the Thai culture. However, many expats end up living among the Thais. If your fact finding trip to Thailand indicates this is what you have to look forward to, can you handle living Thai style even though you may be living better than you could in your country?

Everyone's situation is different, and you may have other important things you need to consider, but this listing will give you a start. The main thing is; research - then plan. You can hop on a plane to visit without much thought, but it is wise to plan if you wish to live in paradise successfully.

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