

The Move Plan Workbook

Your readiness, your regions and your budget, in one place to fill in.

This is the workbook I wish I had before my own move. It will not tell you what to do. It will help you get honest with yourself about money, paperwork and place, so the decision stops being a vague worry and becomes a plan you can act on. Work through it slowly. Write in it. Come back to it as your thinking changes.

How to use it

Each part has a short explanation, then space to write. Fill in the boxes on screen or print it out. There are no right answers, only your answers. Pair it with the cost calculator on the website, the Region Matcher and the Bureaucracy Roadmap.

Part 1. Why Portugal, why now

Start with the honest answer, not the postcard one. When the paperwork gets dull and a step goes wrong, this is the page you come back to. What is actually pulling you, and why this year rather than someday?

WHAT IS PULLING ME TOWARDS PORTUGAL

Write it in full. The weather is fine as an answer, but dig under it. What does a good ordinary Tuesday look like in your head?

Why now, and not in five years

What I am quietly afraid of

Naming the fear takes its power down a notch, and tells you what to research first.

Part 2. Are you ready?

Readiness is not about being certain. It is about knowing where you stand. Tick what is true today, and use the line under each to note your next step. Honest gaps here save you money and stress later.

Money

- ☐ I know roughly what my new life will cost each month
Use the cost calculator for a figure
- ☐ I have, or can show, the income or savings my visa needs
- ☐ I have a buffer for one-off costs: flights, deposit, furniture
- ☐ I know how I will move money to Portugal
Compare a transfer service vs your bank

Visa and paperwork

- ☐ I know which visa route fits me (D7, D8, D2 or other)
The Bureaucracy Roadmap maps each one
- ☐ I understand the documents I will need to gather
- ☐ I know my criminal record certificate must be apostilled

Place

- ☐ I have a shortlist of regions, not just one dream town
The Region Matcher helps you score them
- ☐ I have visited, or have a plan to visit before I commit
- ☐ I know how I will handle healthcare at first

Life

- ☐ The people moving with me are genuinely on board
- ☐ I know how I will meet people and build a life there
- ☐ I have thought about what I am leaving behind, and made my peace with it

WHAT IS THE BIGGEST GAP I NEED TO CLOSE FIRST?

Part 3. Choosing your visa

Most moves run on one of three routes. You do not need to be sure yet, just to know which one you are leaning towards and why. The Bureaucracy Roadmap has the current thresholds.

- D7, for steady passive or retirement income such as pensions, rentals or investments.
- D8, for remote workers and freelancers earning from outside Portugal.
- D2, for people starting or bringing a business, or self-employed with a Portuguese plan.

THE ROUTE I AM LEANING TOWARDS, AND WHY

What I still need to confirm about my route

Part 4. Your region shortlist

Most people fall for one place and stop looking. The ones who settle well kept an open mind a little longer. List the regions you are drawn to, what pulls you, and what worries you. Be specific. A doubt named is a doubt you can check.

Region	What draws me	What worries me	Visit?

MY TOP THREE REGIONS, IN ORDER

Before you commit
Score your shortlist in the Region Matcher, then run each through the cost calculator. The cheapest is not always the best fit, and the prettiest is not always liveable day to day.

Part 5. Your housing wishlist

Knowing what you actually need stops you falling for the wrong place, and gives an agent something to work with. Separate the must-haves from the nice-to-haves.

Must-haves

Nice to have

Questions to ask at every viewing

Things that are easy to forget when you are charmed by a view.

- ☐ What are the winter heating costs, and how is it heated?
- ☐ Is there damp or mould, especially in older buildings?
- ☐ What is the internet speed actually like here?
- ☐ What is included, and who pays the condominium and repairs?

Part 6. Your budget

This is where the worry usually lives. Put real numbers down. Pull starting figures from the cost calculator or the Budget Planner, then adjust to your life. The point is not a perfect figure. It is a figure you can stand behind.

Your monthly costs

Monthly cost	Your figure (EUR)	Notes
Rent		
Utilities, water, internet		
Groceries		
Transport		
Health insurance		
Eating out and leisure		
Other		
Monthly total		

One-off setting-up costs

One-off cost	Your figure (EUR)	Notes
Flights and travel		
Deposit and first rent		
Furniture and setup		
Visa and document fees		
Other		

Does it add up?

Compare your monthly income or savings to the totals above and to your visa threshold. Then write the honest verdict.

WHERE DOES MY BUDGET WORK, AND WHERE IS IT TIGHT?

Part 7. Healthcare and wellbeing

This matters more the older we get, and it is easy to put off. You will likely start on private insurance, then join the public system (SNS) once resident. Think through your own needs now.

Any conditions, medications or care I need to plan around

My plan for cover when I first arrive

Part 8. The people part

Moves succeed or struggle on relationships and belonging, not paperwork. Be honest about who is coming, who you are leaving, and how you will build a life on the other side.

Who is moving, and how each of them really feels about it

How I will meet people and not feel isolated

What, and who, I will miss most, and how I will stay close

Part 9. Your move timeline

Work backwards from a target month. You do not need exact dates, just the rough order and rough timing, so the year ahead has a shape.

MY TARGET MOVE MONTH AND YEAR

Milestone	Rough timing	Done
Scouting visit		
NIF and bank		
Documents gathered		
Visa submitted		
Accommodation booked		

Fly out

Part 10. Your worry log

Every worry is really a question in disguise. Name it, write the fact you need, and the one next step that would settle it. Worries shrink fast once they are on paper.

The worry	What I need to find out	My next step

Part 11. Your provisional plan

Pull it together. Nothing here is binding. It is a first draft of your move, the thing you will refine as you learn more.

MY TARGET REGION

MY LIKELY VISA ROUTE

MY TARGET MOVE MONTH AND YEAR

MY SAVINGS OR INCOME TARGET BEFORE I GO

My first three steps

Part 12. Your first 90 days, in your words

Picture landing well. What would the first three months need to include for you to feel you had done this right? Write it now, then hold yourself to it later.

What next

When this workbook starts to feel real, the Move Plan and Personalised Fit Plan take you the rest of the way: deeper guides, templates, my vetted contacts and, on the Fit Plan, a call with me built around your answers here.