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FOR THE PERSON WHOSE PLAN STARTS WITH “MY JOB IS REMOTE, SO…”

Remote Does Not Mean Portable

A remote job means your employer lets you work from your couch. A portable career means your income can survive a border. 12 questions to find out which 1 you have.

12 QUESTIONS

SCORESHEET

GAP PLAN

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BEFORE YOU SCORE

Read this first

I believed a version of this myself. My husband's job was remote, mine was portable, and I thought that was the same sentence until I sat across from the actual paperwork in Spain.

It is not the same sentence. A remote job is a company policy. It lives in a handbook, it can change in 1 email, and you have no vote. A portable career is value you can carry across employers, clients, and borders, and nobody can email it away.

These 12 questions cover the 6 places move-abroad plans actually break: employer permission, work authorization, taxes and payroll, benefits and healthcare, time zones, and income beyond the job. Most people planning a move have never checked all 6. That is not a character flaw. Nobody tells you to. This is me telling you.

How to score. For each question give yourself **2** for solidly yes, **1** for partially, **0** for no. Write it in the box. Be honest, nobody sees this but you. Finding a hole today is the win, because today the hole is cheap.

1 thing I am not. I am not a lawyer, a tax advisor, or an immigration professional, and nothing here is legal, tax, or immigration advice. These questions exist to send you to the right professionals carrying better questions, which is exactly how I did it.

A Employer permission

Does your company actually allow this?

#	Question	0	1	2
01	Has your employer approved, in writing, working from the specific country you want to live in? Not “we are remote-first.” A named country, in writing.	☐	☐	☐
02	Do you know whether your company can legally employ you in that country, through an entity, a payroll option, or an employer-of-record? Or is the plan quietly assuming nobody will notice the IP address?	☐	☐	☐
03	If you asked tomorrow, do you know what would happen? Some companies say yes. Some say no. Some start treating you like a flight risk. Do you know which kind yours is?	☐	☐	☐

Permission subtotal ☐

SCORED LOW HERE? THE FIX

Do the quiet research first. Check whether your company already has people in your target country, uses an employer-of-record anywhere, or has ever transferred someone abroad. Your HR system and LinkedIn answer most of this without you raising your hand. Then ask in writing, as a planner, not a dreamer. *“I am doing long-term planning. If I wanted to work from [country] for [timeframe] starting around [date], what would the approval process look like, and who owns that decision?”* That script asks about process, which HR can answer, instead of a favor, which HR must escalate. A no with 12 months of runway is a planning input. A no with 6 weeks is a crisis.

B Work authorization

Does the country allow this?

#	Question	0	1	2
04	Do you know which visa or permit route would actually let you, with your situation, live and work from that country? Your situation, not the situation of the person in the YouTube video.	☐	☐	☐
05	Have you talked to an immigration professional about it, or is the plan currently built on forum posts and vibes?	☐	☐	☐

Authorization subtotal ☐

SCORED LOW HERE? THE FIX

Learn the route categories first so your paid consultation starts at question 5, not question 1. Most countries offer some mix of employer-sponsored permits, remote-worker visas, self-employment routes, high-earner routes, and family or ancestry routes. Then hire an immigration professional licensed for your target country and bring these: Which routes fit my nationality, family, and income? What income must I evidence? Can my spouse work? What is the realistic timeline, and what are the most common reasons applications like mine fail?

C Taxes and payroll

Does the math allow this?

0 1 2

06 Do you know where you would owe taxes after the move, and whether your employer's payroll can even handle paying you there? You do not need to know tax law. You need to know who to ask, and whether you have asked them. ☐ ☐ ☐

Taxes subtotal ☐

SCORED LOW HERE? THE FIX

You need a cross-border tax professional who works with your specific country pair. Not a general accountant. Bring these: Where do I owe taxes if I live in [country] and earn from my current arrangement? Does my presence there create obligations for my employer, and could that affect their yes? If I switched to contractor, what changes in taxes and what do I lose in protections? What should my first 12 months of filings look like in both countries, and what records should I start keeping now?

D Benefits and healthcare

What breaks when you cross the border?

0 1 2

07 Do you know what happens to your health coverage, retirement contributions, and equity if you work from abroad? Any 1 of these can quietly not survive the move. ☐ ☐ ☐

Benefits subtotal ☐

SCORED LOW HERE? THE FIX

Build a 1-page coverage map with 3 columns. What I have now. What happens to it when I move. What replaces it. Go line by line: health insurance for every family member, retirement accounts and whether contributions can continue, equity and bonuses, life and disability insurance. In much of Europe, private health coverage is also a visa requirement, so the replacement column may literally be part of your application. Any cell that says "I do not know" is a task with a deadline of this month.

E Time zones and the actual job

Can the role survive the distance?

0 1 2

08 Can your role survive the time difference without you living from 9pm to 5am? Open a real calendar week and look. Meetings do not move because you did. ☐ ☐ ☐

Time zone subtotal ☐

SCORED LOW HERE? THE FIX

F Income beyond the job

Is there a plan B that earns?

		0	1	2
09	If the remote job says no, or says yes and then changes its mind, do you have a 2nd credible way your experience could earn? Consulting, fractional work, a local or European employer, teaching, a business?	☐	☐	☐
10	Could you name what you would sell, to whom, and roughly what they would pay? "I could always consult" is not an answer. It is a hope wearing a blazer.	☐	☐	☐
11	Do you know the income level your visa route actually requires, and does your plan clear it with room to breathe?	☐	☐	☐
12	If your employer changed its remote policy 6 months after you moved, would your life abroad survive it?	☐	☐	☐

Income subtotal ☐

SCORED LOW HERE? THE FIX

An answer has 3 parts. What you would sell, who would buy it, roughly what they would pay. Your 2nd path is almost never a new skill. It is a skill you already have, sold in a smaller package. The person who ran hiring sells interview processes to startups. The person who ran ops sells the messy-spreadsheet cleanup. Name 5 real buyers. Price outcomes, not hours. Then sell 1 small project while you still have the job, because "I could always consult" becomes "I have consulted, here is the invoice." In many countries your income is the visa, so this path is not just backup. It can be the legal basis of the move.

TOTAL, out of 24 ☐

THE PART NOBODY TELLS YOU

The order is the entire game

People ask how my family did this in 14 months and expect a productivity answer. The real answer is sequence. Do these out of order and each step fights the last 1. Do them in order and each step funds the next.

1. **Decide on paper.** A country. A rough date. The number the move must clear before your family calls it safe. Every later decision gets easier because it has something to check itself against.
2. **Professionals before promises.** Immigration professional first, their answer shapes everything. Cross-border tax professional second. Walk out with your route named. Best money in the whole move.
3. **The employer ask, from strength.** With your route known, send the permission script in writing with lead time. Whatever the answer, you already started step 4, so a no is information, not a verdict.
4. **Build the 2nd income path in parallel.** Sell 1 small project. Tell 10 people who have seen your work what you are building. Opportunities abroad flow through people, not portals.
5. **The application machine.** Documents, apostilles, translations, appointments. Boring and survivable, and it goes smoother because of steps 1 and 2.
6. **Logistics last.** Housing, schools, banking, what you ship and what you sell. Logistics without existential dread is just a to-do list, because income and legality are already answered.

Fast is not the goal. Order is the goal. Wrong plans get corrected. Vague dreams just get older.

THE VERDICT

Reading your score

20–24 · Portable.

Your plan has a spine. The move is a project now, not a fantasy. Keep the paperwork honest and build the 2nd income path before you need it.

10–19 · Conditionally remote.

This is where most people live. The plan works right up until 1 policy, 1 reorg, or 1 payroll rule changes. The gap between your score and 24 is your actual to-do list, and every item on it is easier to fix from where you sit now than from a rented apartment abroad.

0–9 · Location-locked, for now.

Not a verdict. It means the move currently depends on things you have not verified and permissions you do not have. The good news: you found out today, before the lease, before the school enrollment, before the shipping container. Start with questions 1 and 4. Everything else builds from those 2 answers.

AFTER YOU SCORE YOURSELF

- Which of the 6 areas scored lowest, and who is the 1 professional or person you need to talk to about it this month?
- Country first or work structure first? Which are you actually choosing, and which are you avoiding choosing?
- If your employer said no tomorrow, what would you do? Say the answer out loud. If it starts with “I guess,” keep working.
- What income would the move need to clear, on paper, before your family would call it safe?
- Which parts of your experience could earn money in more than 1 country, and have you ever written that list down?

WHAT NOW

The gap is the plan

Scored lower than you hoped? Good. You just saved yourself from finding out the expensive way. Every 0 and 1 on your scoresheet is now a named task with a named owner, and the owner is you. Not because you have to do this alone, but because nobody else is going to start it for you.

I got laid off from Google in November 2023. 14 months later I was living in the south of Spain with my family, and the difference was not luck and it was not courage. It was doing things in the right order, with the right professionals, carrying the right questions. The same order is available to you.

You are not starting over. You are making your experience portable.

WANT TO TALK IT THROUGH? TELL ME WHERE YOU ARE.

You built the career. *Let's make it come with you.*

Tell me where you are, what the dream is, and what is stopping you. I have been exactly where you are and I will tell you the truth.

ericariveracoaching.com

This resource shares personal experience and coaching frameworks. It is not legal, tax, financial, or immigration advice. Consult licensed professionals for your specific situation. That is not fine print to protect me. It is step 1 of the plan.