

**Bienvenidos!**

# Welcome to Your Panama Journey!

Hi,

I'm Mara Jones, and I know exactly what it feels like to dream about living abroad while feeling overwhelmed by the logistics and unknowns. I'm an American who made the switch — I am now a **Panamanian resident** and have fully experienced the ups, downs, and surprises that come with relocating. Today, I help people just like you move, settle, and thrive in Panama, guiding them through the steps I wish I had known before making the leap.

Over the years, I've seen countless Americans fall into the same traps I once faced: focusing on surface-level details and missing the bigger picture of what life abroad truly requires. That's why I created resources like this checklist and the **Living in Panama Masterclass** — to provide clarity, avoid costly mistakes, and help you make the move with confidence.

Most people who start researching Panama make the same mistake — they focus only on the surface details. Cost of living charts, a quick look at neighborhoods, maybe a YouTube video or two. But here's the truth: knowing what to look at is not the same as knowing how to make it work for you. And for Americans thinking about relocating, the difference between “dream life” and “expensive mistake” often comes down to the questions you didn't know to ask.

Think about it — right now, you might feel stuck with rising costs, political noise, or a lifestyle that no longer fits you back in the States. That frustration, that feeling of being boxed in, is exactly why so many people start searching for a better way of living. But without clarity, people stay trapped in research mode... and months or years pass by without taking action. The checklist above gives you a solid starting point, but it's only scratching the surface.

That's why we created the Living in Panama Masterclass — designed specifically for Americans who are serious about relocating and don't want to waste time, money, or energy figuring it out alone. We break down the hidden pitfalls, the financial considerations, and the lifestyle shifts most people never talk about. This isn't just about moving; it's about creating the happy life you actually want.

So here's the next step: book a call with us today. Spots fill quickly, and every week you wait is another week stuck in the same frustrations. This call is where we take what you've just discovered and apply it directly to your situation. If you're ready to stop wondering and start planning, the Masterclass is where you'll get the clarity you need — and the call is where you take action.

Mara J.

# Journal Questions

## Interactive Journal Section:

### Reflect on Your Journey

Before making a big move like Panama, it's important to go beyond logistics and reflect on what this transition means for you personally. Use these journal prompts to explore your vision, fears, and goals. Take your time — there's no right or wrong answer.

#### 10 Journal Questions for Your Panama Journey

1. What excites me most about the possibility of living in Panama?
2. What am I hoping to leave behind from my current life?
3. What daily routines do I want to keep, no matter where I live?
4. How do I imagine my ideal day in Panama?
5. What fears or concerns come up when I picture making this move?
6. How would my life improve if I lived in a place that matched my lifestyle goals?
7. What would it mean for me (or my family) to feel truly “at home” in Panama?
8. What assets, responsibilities, or ties in my current country do I need to thoughtfully handle before moving?
9. Am I looking to settle, invest, or explore a more flexible nomadic lifestyle? Why?
10. How do I want my life to look 5 years from now — and could Panama be the path to that vision?

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✨ **Pro tip:** Encourage readers to grab a notebook and make this part of their *Living in Panama* journey, not just a checklist.

# General Check List

# Living in Panama: Expat Checklist

Thinking about making Panama your new home? Here's a simple checklist to help you decide if living, moving, or retiring in Panama is right for you.

## ✓ Lifestyle & Daily Living

- Consider the cost of living compared to your current country
- Explore Panama's diverse regions (city, beach, mountains, islands)
- Think about language adjustment (Spanish vs. English use)
- Understand cultural differences and local traditions

## ✓ Healthcare & Insurance

- Research Panama's healthcare system and hospital access
- Check if your insurance covers international or local care
- Review options for affordable private healthcare

## ✓ Residency & Legal Status

- Look at Panama's visa and residency programs (e.g., Pensionado, Friendly Nations)
- Learn about required documentation for expats
- Explore long-term residency vs. retirement residency options

## ✓ Banking & Finances

- Investigate local banking requirements for expats
- Understand tax implications of living abroad

- Plan for international money transfers and retirement income

## ✓ **Housing & Real Estate**

- Explore renting vs. buying in Panama
- Research neighborhoods and expat-friendly areas
- Compare urban vs. coastal or mountain living

## ✓ **Employment & Business**

- Review work opportunities and industries open to foreigners
- Consider Panama's tax benefits and business setup options
- Understand work permit and self-employment requirements

## ✓ **Community & Lifestyle Fit**

- Connect with expat groups or online communities
- Explore lifestyle choices (active, relaxed, adventure, city life)
- Consider access to schools, amenities, and social activities

## ✓ **Transition & Personal Planning**

- Decide what to do with current assets (home, car, business, investments) in your home country
- Consider whether you'll rent, buy, or embrace a nomadic lifestyle in Panama
- Clarify if you're moving solo, as a couple, or with family/kids — each has unique needs
- Think about emotional ties and responsibilities you'll be leaving behind (friends, family, community, commitments)
- Plan for storing, selling, or shipping personal belongings

# Hard Check List



**Relocating or retiring abroad is exciting, but it comes with realities most people don't consider.**

**This checklist emphasizes the big-picture responsibilities: even with careful planning, some affairs may still require your physical presence in the U.S..**

Use this “Hard Check List” to see the full scope of what it truly takes to move, live, or retire in Panama — from lifestyle choices to financial obligations, estate planning, and end-of-life considerations. This isn't just a list of tasks; it's a wake-up call to help you make those hard informed decisions and prepare for the realities of life abroad...

### **Estate, End-of-Life, & U.S. Affairs Considerations**

Planning for your life abroad isn't just about daily routines and visas — it's also about protecting your assets, loved ones, and future. If you're retiring or relocating to Panama, here are the key considerations:

- **Wills & Estate Planning** – Ensure your will, trusts, and estate documents are current and clearly outline your wishes. Consider whether they are valid internationally. Some matters, like probate or court filings, may still require your presence in the U.S.
- **Powers of Attorney** – Appoint someone you trust to manage financial, legal, and healthcare decisions if you're abroad. Even with a power of attorney, certain banking or real estate transactions might demand in-person action in the U.S.
- **Healthcare & Long-Term Care** – Know how your health insurance and retirement benefits operate outside the U.S. and whether supplemental international coverage is needed. Some healthcare-related documentation or claims may require you to travel back temporarily.
- **Funeral & End-of-Life Planning** – Decide whether you want arrangements in Panama, back in the U.S., or a combination (cremation, repatriation, memorial services). Handling certain legal or logistical aspects could necessitate U.S. presence.
- **Financial Management** – Maintain access to U.S. bank accounts, investments, retirement funds, and tax documents while living abroad. Some transactions, like closing accounts or signing legal documents, may require you to return.
- **Property & Asset Oversight** – If you own property or businesses in the U.S., assign management or check powers of attorney so they can be handled in your absence.

Major decisions like selling property or handling disputes could demand your personal attention.

- **Government & Legal Obligations** – Keep up with taxes, Social Security, and any mandatory filings that may require your presence in the U.S. or interaction with agencies remotely. Unexpected requests from federal or state agencies could require travel.
- **Travel Contingencies** – Plan for potential border closures or emergencies that could prevent you from returning quickly to the U.S. and how that might impact your ability to handle responsibilities that demand your presence.

Moving abroad is thrilling, but it also comes with a lot of questions, responsibilities, and decisions that can feel overwhelming. The “Hard Check List” gives you a clear view of what you need to consider, but knowing the steps and making them work for your unique situation is another matter entirely.

That’s where the **Living in Panama Masterclass** comes in. It’s designed specifically for Americans who want to retire, relocate, or live abroad without the guesswork, wasted time, or costly mistakes. Join the Masterclass to get clarity on every step — from financial planning and estate considerations to lifestyle choices and community integration — so you can confidently make Panama your home.

**Take the next step today:** sign up for the Masterclass and schedule a call to discuss your personal plan. Don’t leave your move to chance — get expert guidance and turn your vision into reality.