



Build Wealth While You Travel the World

Whether you're a full-time nomad, remote worker, or frequent flyer, use this checklist to ensure your investment strategy supports your lifestyle, protects your assets, and grows your wealth across borders.



Set Up Globally Accessible Investment Tools

- **Choose a brokerage that allows international logins**
e.g., Charles Schwab, Fidelity, Vanguard
- **Use apps with strong mobile and offline functionality**
e.g., Personal Capital, Mint
- **Install a secure VPN for consistent access from any country**
NordVPN, ExpressVPN
- **Enable international-friendly two-factor authentication**
Use authenticator apps instead of SMS for better global reliability



Automate and Simplify Your Portfolio

- **Set up automatic contributions**
Monthly transfers to your brokerage account
- **Invest in low-maintenance ETFs and index funds**
e.g., VTI, VOO, VEA
- **Use robo-advisors for rebalancing and tax-loss harvesting**
e.g., Betterment, Wealthfront
- **Configure dollar-cost averaging**
Invest consistently, regardless of where you are or market timing



Build Emergency and Travel-Ready Cash Reserves

- **Maintain an emergency fund with international access**
e.g., Schwab High Yield Investor Checking
- **Store funds across 2–3 bank accounts for redundancy**
Combine domestic and international accounts
- **Carry a no-foreign-fee debit card and a backup credit card**
Wise, Capital One, Revolut
- **Understand ATM withdrawal fees and optimize currency conversion**
Know your cards' fee structures and settings



Diversify with a Global Mindset

- **Allocate 40–50% of investments to international ETFs or mutual funds**
Global diversification helps reduce risk
- **Consider real estate exposure via global REITs**
e.g., VNQI, Fundrise
- **Explore foreign currency hedging tools**
e.g., HEDJ
- **Balance domestic vs. international assets**
Review portfolio exposure annually



Know Your Tax & Reporting Obligations

- **Max out tax-advantaged accounts**
401(k), Roth IRA, HSA, etc.
- **Understand the Foreign Earned Income Exclusion**
Form 2555 is key for expats
- **Track global income for accurate tax filing**
Use tracking software or an accountant
- **Stay compliant with FATCA and FBAR**
Required if you hold foreign accounts
- **Work with a tax advisor who specializes in expat or digital nomad clients**
Don't DIY your international taxes



Create and Maintain Passive Income Streams

- **Invest in dividend-paying stocks or ETFs**
e.g., SCHD, VYM
- **Explore REITs, Fundrise, or other passive real estate vehicles**
Consider platforms with global access
- **Consider peer-to-peer lending platforms**
Look for ones available internationally
- **Build or invest in online businesses**
Courses, e-commerce, affiliate sites, SaaS, etc.



Plan for Long-Term Financial Security

- **Calculate the true cost of full-time travel vs. at-home expenses**
Budget for healthcare, insurance, and visas
- **Establish a sustainable withdrawal strategy if semi-retired**
Use the 4% rule as a guideline

-  **Set up international healthcare or global insurance coverage**
e.g., Cigna, SafetyWing, IMG Global
 -  **Build succession plans and legacy strategies for globally held assets**
Consult with international estate planners
 -  **Monitor progress with a centralized dashboard**
e.g., Personal Capital, spreadsheets
-

Bonus Tip

Download your investment platform's mobile app and test it abroad before you leave.
Don't wait until you need access in an emergency!

How to Use This Checklist

-  **Print it out or keep a digital copy** in your travel finance folder
-  **Review every 6–12 months** or when moving to a new region
-  **Combine with your travel plans** to stay financially agile and secure