

Enjoy Living Life in Two Countries During Retirement By Using These Helpful Tips



(Photo via [Pexels](#))

With retirement on the horizon, you're probably starting to create a plan for how best to spend your golden years. From taking vacations to starting a [new hobby](#), there are endless possibilities to fill your leisure time. One way that more and more retirees are spending their post-work days is by living in two different countries. Whether to spend more time with family or to see more of the world, there are dozens of reasons this arrangement works well for both couples and singles.

If you are currently thinking about spending retirement between the U.S. and an international locale like India, explore these helpful tips from the [Safety and Health Foundation](#).

Build a schedule for the entire year.

Having at least a basic plan for how you'll split your time during each year is essential. Although it is important to have fun and get the most out of your dual residency, [getting organized](#) is the key to maximizing both your retirement fund and your time.

Once you've officially decided to live in both the United States and India, devise a complete plan for your year. It should include the dates or seasons you'll be in each country; how much you plan to spend on housing, travel, and the like; and where you plan to reside during each stay.

Find housing that works for your needs and budget.

Those who live in two countries during retirement have an abundance of housing options. You can choose to buy a home in both countries or buy one home and rent the other. You can even choose to stay with family or friends or live in beautiful vacation rentals.

What works for you will depend on your needs, [budget](#), and preferences. It will also depend on residency requirements that you may need to fulfill. When browsing available choices, do your research and pick what sounds most suitable for you.

If supporting your family from afar, create a plan to do so with no disruptions.

A fair number of retirees who split their residency are still providing financial support to their children or other family members. Thankfully, new and reliable money transfer services have made it quick and easy to send funds without disruption.

Whether you find yourself in the States or in India, you can securely [send cash](#) to anyone in the world. Providers such as Remitly are not only safe and reliable, but they also make it very affordable to send funds. You can expect to spend low (up to \$3.99) to no fees when sending your family members less than \$1,000 — within four hours for the express service.

Plan for unexpected expenses.

[Unexpected](#) expenses can arise for anyone at any time. When traveling back and forth between countries, you run an even greater chance of facing an unplanned expense. Canceled flights, upcharges at hotels, medical expenses, and a myriad of other events can occur with no notice. That is why it is wise to always have extra cash set aside for this purpose. Additionally, consider having cash in multiple currencies on you to cover any cost that would be easier or safer to pay for than with a card.

Although advanced preparation and ongoing planning are needed, there are so many perks to living in two countries during retirement. On top of tax breaks and lower costs of living, you will be treating yourself to the experience of a lifetime.

[Stay on top](#) of the latest health and safety news around the world at SHF.