



EXILED MOUNTY

PLAN B FIELD DESK



THE FREE PLAN B STARTER PACK

A practical starting point for
building options outside Canada.

CANADA • PLAN B • FIRST MOVES • 90-DAY FIELD PLAN



BUILD OPTIONS BEFORE PRESSURE DECIDES FOR YOU

You've noticed the writing on the wall and felt the water temperature rising. But you're not one of those frogs waiting around for the water to boil. You're ready to jump. You just don't know which direction yet.

So before you make a move, you need to investigate. You want that first jump to count.

That means making sure your documents are current, figuring out which countries are realistic for you, and understanding the basic residency routes.

The earlier you do that work, the more choices you have.

If you wait until the water rises another degree, everything gets harder. Passports expire. Appointments take time. Residency rules change — usually for the worse. Family decisions become more complicated when they have to be made quickly.

THE POINT

This starter pack is meant to demystify flag planting and take some of the weight out of the unknown.

Your first goal is simple: get organized, narrow your possibilities, and take the first few steps.

1. INTRODUCTION

START WITH OPTIONALITY

Optionality simply means having more than one workable choice. It means not keeping all your eggs in the same basket.

Instead of depending on one country for everything, you start building alternatives for healthcare, banking, personal mobility and individual freedom.

If Canada freezes your bank accounts again, having a second bank account in another country means you still have a way to operate. If Canada's healthcare system makes you wait six months for an appointment, you have another place to look. If one country becomes harder to live in, you have somewhere else you can go.

The goal is to build enough of a framework elsewhere that, if you ever need to use it, you are not arriving completely cold. You're already familiar with the country, you have some systems in place and you can simply pick up where you left off.

Creating options does not mean that you must leave your country. It means that you **can** leave your country.

Mounty's Read: The best time to build a Plan B is when you do not need it. Urgency is a terrible project manager.

Your First Question

You may be tempted to ask, "Where should I move?" But that is an overwhelming question when you are just starting out.

A better question is: **What can I accomplish in the next 90 days that would give me more options?**

That could mean renewing your passport, narrowing your list to three countries, organizing your documents, or planning a scouting trip.

In other words: **baby steps**. A handful of small things done now will get you organized far faster than trying to do everything at once when you suddenly need to move quickly.

2. THE FIRST THREE MOVES

THREE REALISTIC FIRST STEPS

You do not need to figure out the entire plan this week. You just need to get a few basic things in order so you can make better decisions later.

1. AUDIT DOCUMENTS

Check passport expiry, birth certificates, marriage/divorce records, police check requirements, dependent documents, and name mismatches.

2. PICK THREE COUNTRIES

Choose a small research set. Mexico, Panama and Paraguay are useful first research examples because each has well-documented residency pathways and a large amount of practical information available.

3. DEFINE A SCOUTING TRIP

Travel like a resident for a week or two. Groceries, clinics, neighborhoods, banks, phone service, internet, transit, heat, noise, bureaucracy.

What not to do first

- Do not buy property before understanding residency, title, taxes, and local legal reality.
- Do not assume tourist status is a long-term plan.
- Do not confuse "cheap" with "suitable."
- Do not base major decisions on what someone told you in a Facebook group. Use expat forums for leads, then verify the important stuff yourself.

Field Rule: Understand the country before you commit money to it. Research first. Residency, property and bigger decisions can come later.

3. COMMON MISTAKES

THE THREE BIGGEST PLAN B MISTAKES

Mistake 1: Moving before you have done the homework

It is easy to imagine that you can just leave, find a cheaper place to live, and sort out the paperwork once you get there.

Sometimes that works. Sometimes it becomes an expensive lesson.

Before you make a serious move, learn the basics: how long you can stay, what residency options are available, what documents you will need, what healthcare looks like, and what daily life will cost you.

Mistake 2: Researching forever and never doing anything

The opposite problem is getting stuck in research mode.

You watch videos, save posts, compare countries, join forums, and six months later your passport is still sitting in the same drawer.

At some point, research has to turn into action.

Give yourself deadlines. Choose three countries. Pick one place to investigate more seriously. Start organizing the documents you are likely to need.

Mistake 3: Deciding it is impossible before even looking

A lot of people rule themselves out before they even look at the requirements.

They assume they are too old, do not earn enough, have too many family obligations, or simply are not the kind of person who moves abroad.

You may not qualify for every country or every residency route. But you do not need to.

You only need to find one option that works for you and your family.

Mounty's Read: Do not try to learn everything there is to know before you even begin. Set one basic goal, make a plan, and execute it. Then move on to the next one. **Remember: baby steps.**

4. PLANTING A FLAG

WHAT “PLANTING A FLAG” ACTUALLY MEANS

Planting a flag means turning a country from just an idea into a real, workable option.

It means you have done the research, you understand what options the country gives you, and you are familiar enough with the culture and day-to-day reality to know what you are getting into. Then you execute the plan: obtain residency, open bank accounts, establish whatever legal or practical foothold makes sense for you.

It does not mean that you are going to sell everything, buy property on your first visit, or convince yourself that a great first trip means you should move there permanently.

A flag simply means that you have created a usable framework in another country that you can call on at some point in the future.

NOT EVERY FLAG HAS THE SAME JOB

One country may be where you eventually decide to live full-time.

Another may simply be a backup residency.

Another could be where you access better healthcare or invest in real estate.

You do not need every flag to solve every problem. The whole point is to spread your options across more than one jurisdiction. Then, if your home country decides to put the squeeze on you, you can relocate to one of your flags without having to start from scratch.

5. STARTING POSITION

MY PLAN B STARTING POSITION

Write down what is true today. Short answers are enough. The point is to see your starting position clearly before choosing a country or spending money.

Planning field	Your starting position
Passport expiry	
Spouse / dependents	
Current citizenship(s)	
Monthly income	
Liquid savings	
Main health constraint	
Main work constraint	
Languages	
Countries already visited	
Countries under consideration	
Biggest current unknown	
One action this week	

6. COUNTRIES TO RESEARCH

BUILD YOUR FIRST SHORTLIST

You need somewhere to begin, so start with three countries that are relatively easy to research and already have well-established residency routes for foreigners.

Mexico, Panama and Paraguay are useful examples because they each offer something different and there is enough information available to compare them properly.

They may not end up being the right countries for you. That is perfectly fine.

The goal is to start with a small shortlist, learn how to compare countries properly, and then expand from there if you need to.

Country	Why it belongs on the first shortlist	Watch for
Mexico	Close to Canada, familiar travel route, strong expat infrastructure, temporary residency options, medical access in many cities.	Consulate differences, income/savings thresholds, canje timing, healthcare fit, city-by-city safety differences.
Panama	Established residency reputation, dollarized economy, strong banking and logistics profile, common retiree/expat lane.	Heat, costs in desirable areas, pathway fit, healthcare access outside Panama City, lifestyle fit beyond the sales pitch.
Paraguay	Often discussed for residency and lower-cost living, with a strategic South America position and less mainstream attention.	Bureaucracy, language, professional help quality, rural/property due diligence, comfort with a less polished system.

Other countries may fit better depending on your facts: Argentina, Costa Rica, Uruguay, Colombia, Portugal, or others. Start narrow. Expand later.

7. COUNTRY RESEARCH TEMPLATE

THE FIRST COUNTRY FILE

Do one file per country.

- ☐ **Legal stay:** tourist stay, temporary residency routes, permanent residency path, citizenship timeline, physical presence rules.
- ☐ **Documents:** passport validity, police checks, birth/marriage/divorce records, apostille/legalization, translations, expiry windows.
- ☐ **Money:** banking access, ATM reliability, cards, wire options, currency risk, tax exposure, proof-of-funds expectations.
- ☐ **Healthcare:** clinics, hospitals, specialists, prescriptions, insurance, emergency care, medical evacuation concerns.
- ☐ **Daily life:** neighborhoods, safety, transport, internet, phone/2FA, weather, language, food, noise, bureaucracy.
- ☐ **Family constraints:** spouse, kids, school, pets, elderly parents, custody, work, income, mobility, community.

Scoring rule: If the answer is "I don't know," treat it as unresolved and research it before committing money or time.

A SIMPLE 90-DAY FIELD PLAN

Days 1-30: Get your house in order

- Check passport expiry for every family member.
- Create a digital and physical document folder.
- List income, savings, pensions, debts, dependents, and health constraints.
- Choose three countries for first-pass research.

Days 31-60: Build the shortlist

- Research legal stay and residency pathways for each country.
- Identify two possible cities or regions per country.
- Join a few country-specific communities, but treat comments as leads, not gospel.
- Start estimating a scouting-trip budget.

Days 61-90: Turn research into movement

- Pick one primary scouting target.
- Verify documents and appointment requirements from official sources.
- Price flights, short-term rentals, clinics, local transport, and working internet.
- Decide whether to keep researching, buy a focused guide, or stand down before spending more.

9. FIRST-WEEK CHECKLIST

DO THIS THIS WEEK

Reading the guide is not the same as making progress. Commit to getting a few of these first steps done this week and get the process moving.

- ☐ Check passport expiry dates and write them down.
- ☐ Create a folder called **Plan B - Country Research**.
- ☐ Pick three countries: one obvious, one practical, one wildcard.
- ☐ Write your top five constraints: money, family, health, work, language, timeline, pets, risk tolerance.
- ☐ Find the official immigration page for one country and save it as a PDF.
- ☐ Price one scouting trip without booking it.
- ☐ Have one calm conversation with your spouse, family, or future self if you are currently a committee of one.

Do not overcomplicate it. Pick one thing, get it done, then move on to the next.

10. NEXT STEPS

WHERE TO GO FROM HERE

If this starter pack has helped demystify flag planting and made the process feel a little more manageable, the next step is to go deeper where it makes sense.

USE THE LATAM FLAG PLANNER

If you are still comparing countries, use the LATAM Flag Planner to work through the things that actually matter: residency, taxes, healthcare, safety, banking, documents and day-to-day fit.

The goal is to narrow the list before you start spending serious time or money.

GET THE CANADA EXIT GUIDE

If you are seriously considering leaving Canada, the Canada Exit Guide walks through the Canadian side of the process: tax residency, documents, healthcare, banking, phones, pets, kids, trial runs and departure planning.

It is there to help you get the home-country side of the plan organized before you go.

USE A COUNTRY FIELD GUIDE

Once one country starts standing out, use its Field Guide to dig into the residency options, documents, costs and application process in more detail.

That is where you move from general research into an actual country plan.

BUILD YOUR COUNTRY FILE

Keep adding to your own file as you go.

Save official sources, residency requirements, document rules, realistic budgets, healthcare notes, safety information and anything you learn during scouting trips.

Over time, that file becomes your reference point for deciding whether the country actually belongs in your Plan B.

You do not need to figure everything out today. Start small, do the research, and keep adding options as you go.

The important thing is that you have started.

**Stay free,
Exiled Mounty**

Educational information only. Not legal, immigration, tax, financial, investment, healthcare, security, or real estate advice. Verify important decisions with official sources and qualified professionals before acting.