



EXILED MOUNTY

PLAN B FIELD DESK



# THE FREE PLAN B STARTER PACK

A calm introduction to building  
optionality outside Canada.

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

*Use this to start clean.  
Not to panic, lurch, or sell  
the house by Thursday.*



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# BUILD OPTIONS BEFORE PRESSURE DECIDES FOR YOU.

A calm first pass for turning vague Plan B worry into a usable file.

A Plan B is not a dramatic exit scene. It is a set of usable options: documents that are current, money rails that work, countries you understand, and enough time to move deliberately.

Most people wait until the pressure is obvious. By then appointments are gone, documents are expired, banks are jumpy, and family conversations sound like a committee meeting in a burning hallway.

## THE POINT

This starter pack is the first calm pass: no doom-porn, no fantasy passport promises, and no real estate brochure with palm trees hiding the fine print.

Just the first moves that make the whole project feel possible.

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## 1. INTRODUCTION

# START WITH OPTIONALITY

Optionality means you are not cornered by one country, one bank, one address, one passport, one healthcare system, one tax assumption, or one political mood swing.

It does not mean you hate Canada. It means you can read the room. A man can love his house and still check where the exits are. That used to be called common sense before everyone needed a committee to approve breathing.

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

## The starter question

Do not start with, "Where should I move?" That question is too big and it makes normal people freeze.

Start here instead:

**What would make me less trapped 90 days from now?**

That might be a renewed passport, a first country shortlist, a clean document folder, a scouting trip plan, a second phone setup, or a serious look at whether Mexico, Panama, Paraguay, or another country fits your actual life.

This is how Plan B becomes a project instead of a vague worry that sits in your ribs at 2 a.m.

## 2. THE FIRST THREE MOVES

# THREE REALISTIC FIRST STEPS

You do not need to solve your whole future this week. You need to make the next layer clearer.

### 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 good, practical first options for many Canadians. Easily researchable.

### 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 build your plan from Facebook comments written by strangers with suspicious confidence.

**Field Rule:** First understand what you are looking at. Then build commitment. Reversing that order is how expensive lessons arrive wearing work boots.

### 3. COMMON MISTAKES

# THE THREE BIGGEST PLAN B MISTAKES

## Mistake 1: Panic relocation fantasies

The fantasy says you will just leave, find a cheap house, live better, and figure out paperwork later. That is not a plan. That is a movie trailer with no budget department.

**Better move:** build a country file before you build a dream.

## Mistake 2: Endless research paralysis

Some people research forever because research feels safer than action. They watch videos, save posts, compare countries, and never renew the passport sitting in the drawer.

**Better move:** use deadlines. In 30 days, choose three countries. In 60 days, choose one scouting target. In 90 days, know your next document step.

## Mistake 3: Assuming it is impossible

Many people quit before they know the rules. They assume they are too old, too broke, too tied down, too late, or too ordinary.

**Better move:** verify. You may not qualify for every pathway. Fine. You only need one realistic lane to begin.

**Mounty's Read:** The goal is not perfect certainty. The goal is fewer unknowns and fewer ways for your own delay to ambush you.

#### 4. PLANTING A FLAG

# WHAT "PLANTING A FLAG" ACTUALLY MEANS

Planting a flag does not mean abandoning your life overnight. It means creating a second position before the first one becomes harder to leave.

### It is not

- rage-quitting your country;
- selling everything in a weekend;
- pretending Latin America has no problems;
- buying land because a smiling stranger said title is "basically fine";
- confusing a beach vacation with a survivable life plan.

### It is

- learning a second system;
- building legal stay options;
- testing daily life before committing;
- opening practical lines of movement;
- creating strategic flexibility for your family.

### THE SIMPLE DEFINITION

**A flag is a real-world option you can use.** A country you have researched. A pathway you may qualify for. A document set you understand. A city you have walked. A bank, phone, healthcare, or residency system you have tested instead of imagined.

That is the difference between "I should look into leaving someday" and "I have a workable next move if Canada gets worse or my life needs more room."

## 5. MINDSET SHIFTS

# FOUR SHIFTS THAT LOWER THE FEAR

### 1. FROM ESCAPE TO POSITIONING

You are not planning a dramatic disappearance. You are building a better position. That is calmer, cheaper, and less likely to blow up your family dinner.

### 2. FROM PERFECT COUNTRY TO FIRST FLAG

No country is perfect. The first flag is not your forever answer. It is your first serious operating base outside your home country.

### 3. FROM OPINIONS TO REQUIREMENTS

Opinions are cheap. Requirements matter: income thresholds, document rules, appointment timing, tax exposure, school needs, healthcare access, and physical presence.

### 4. FROM SOMEDAY TO 90 DAYS

Someday is where useful plans go to quietly die. Ninety days is long enough to make progress and short enough to expose your excuses.

**Field Rule:** A Plan B is not a personality change. It is a file, a calendar, a shortlist, and a willingness to verify things before life forces your hand.

## 6. COUNTRIES TO RESEARCH

# THREE REALISTIC STARTING COUNTRIES

This is not a recommendation. It is a starting map. Begin with countries that have enough information, enough existing foreigner infrastructure, and enough practical pathways to make early research useful.

Country	Why it belongs on the first shortlist	Watch for
<b>Mexico</b>	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.
<b>Panama</b>	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.
<b>Paraguay</b>	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. Do not mush three countries into one hopeful soup.

- 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," score it low. Unknowns are not harmless. They are just risks with a cleaner shirt.

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## 8. 90-DAY ACTION PLAN

# 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 you need a personalized Plan of Attack before spending more.

## 9. FIRST-WEEK CHECKLIST

# DO THIS THIS WEEK

If the guide ends and nothing happens, it was just another PDF doing laps in your Downloads folder. Do the first week.

- 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 this.** One useful action beats twelve dramatic browser tabs and a mood.

## 10. NEXT STEPS

# WHERE TO GO FROM HERE

If this starter pack helped, the next step is not panic. It is a cleaner file and clearer direction.

### USE EXILED MOUNTY'S WATCH COMMANDER

When you want your own facts screened against real pathways, Watch Commander turns your specific situation into a personalized Plan of Attack.

### GET THE CANADA EXIT GUIDE

For the full tactical field manual on actually leaving Canada: tax residency reality, documents, healthcare exposure, banking redundancy, pets, kids, trial runs, 90-day plan, and country shortlist. The paid Canada Exit Guide is built exactly for this.

### READ THE FREE FIELD GUIDES

Start with the Mexico Temporary Resident Visa Field Guide and the LATAM Flag Planner for practical first-flag research.

### STAY ON THE DISPATCH

The LATAM Dispatch is my free newsletter where I track residency changes, money rails, country risk, and real-world Plan B movement.

**Closing read:** You do not need to decide your whole future today. You need to stop leaving every option in someone else's hands.

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.