



## EXILED MOUNTY

Field Guide · LATAM Residency

Flag Planner · Short Field Edition

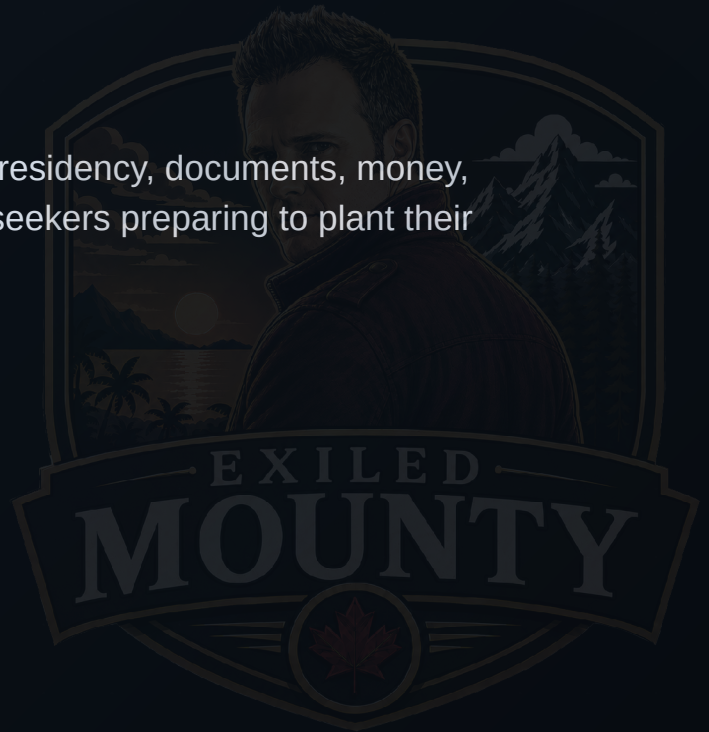
# The LATAM Flag Planner

Before you move: a practical flag planner for residency, documents, money, and risk — built for Canadians and freedom-seekers preparing to plant their first flag abroad.

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Legal Status · Money · Safety · Documents · Go/No-Go

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Use this as a field checklist

Field Guide · Residency Readiness  
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v1.3 · 2026-05-08

# How to Use This Guide

This is not a quiz you “pass.” It is a thinking tool. Check the boxes for your own peace of mind, but more importantly, use every unchecked box as a research assignment before you spend money, book a long stay, or start paperwork.

Latin America can be a serious upgrade: lower costs, better weather, more breathing room, and a slower pace of life if you choose correctly.

It can also punish lazy research. Most bad moves begin with a YouTube video, a Facebook group, a vague lawyer quote, and a realtor saying title is “basically fine.” That is not a relocation plan. That is a tourist with Wi-Fi.

Run this checklist before you commit money, time, paperwork, or ego.

## Quick readiness snapshot

Legal

\_\_\_ / 10

Money

\_\_\_ / 10

Safety

\_\_\_ / 10

Docs

\_\_\_ / 10

If any box is under 6, treat it as a research assignment before you book a long stay or start paperwork.

## Suggested workflow

1. **Scout the country** before booking anything long-term.
2. **Pick a city/neighborhood** and rerun the safety, medical, internet, and lifestyle checks locally.
3. **Verify paperwork** with official sources or a qualified professional.
4. **Make a go/no-go call** using the scorecard at the end.

## Disclaimer

This is general information, not legal, tax, financial, immigration, security, or medical advice. Rules change, consulates vary, and tax residency can bite harder than a street dog with a bad attitude.

This guide is independent and not affiliated with any police agency, immigration office, foreign ministry, or government.

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# 1. Legal Status

**Objective:** know exactly how you can enter, how long you can stay, whether you can renew, whether you can work, and what route leads to residency or citizenship.

## Tourist status

- Normal tourist stay for your passport?
- Automatic or discretionary at entry?
- Extendable inside the country?
- Are border runs tolerated, restricted, or risky?
- Does tourist status allow remote work, local work, or no work?
- Passport validity, onward ticket, or proof-of-funds checks?

**Field note:** tourist status is for scouting. If your whole plan depends on “they usually don’t check,” your plan is already limping.

## Residency route

### Common categories

- Pensioner / retiree income
- Investor or business
- Rentista / passive income
- Digital nomad / remote worker visa where available
- Family or marriage
- Professional or work permit

### Questions to answer

- Minimum monthly income?
- Local bank deposit required?
- Health insurance required?
- In-country filing or consulate filing?
- Temporary first, then permanent?
- Physical presence requirement?

## Citizenship reality check

Digital nomad visas are growing in the region, but availability, income rules, tax treatment, renewals, and paths to permanent residency vary wildly. Confirm whether time on that status counts toward anything useful.

Citizenship timelines can look simple online and turn ugly in practice. Confirm residency years, language tests, integration requirements, tax/residency consequences, and whether dual citizenship is allowed.

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## 2. Money & Banking

**Objective:** know the real cost of living, how money enters the country, how banking works, and when tax residency may start breathing down your neck.

### Monthly budget

#### Scouting budget

- Accommodation
- Food and transport
- Local SIM/internet
- Translator or lawyer consult
- Medical incident buffer
- Flight out if it goes sideways

#### Real living budget

- Rent plus deposits
- Utilities and internet
- Insurance/medical care
- Visa renewals and legal fees
- Flights home
- Emergency reserve

### Banking access

- Can foreigners open accounts before residency?
- What documents are required?
- Are accounts available in USD?
- Do banks require local tax ID or proof of address?
- Do international transfers trigger reviews or delays?

### Currency and tax warnings

Check exchange controls, official vs street rates, ATM limits, card acceptance, transfer costs, and inflation risk. Also confirm when you become tax resident, what income is taxable, and whether your home-country obligations follow you. Canadians should specifically ask about CRA residency ties, departure tax, deemed disposition, pension/RRSP/TFSA treatment, reporting obligations, and the CRA departure-return/process before assuming “I left” means “I’m done.” Also watch for 183-day-style tax-residency triggers, center-of-life tests, and local ties rules; countries do not all measure residency the same way.

**Rule:** do not move large money, buy property, or restructure taxes based on expat gossip. Verify with qualified professionals.

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## 3. Safety, Medical & Daily Function

**Objective:** judge the country at street level, not tourism-brochure level.

### Safety

- Which neighborhoods are safe in daylight only?
- What crimes are common: theft, robbery, scams, kidnapping, extortion?
- How reliable are police responses?
- Can you drive safely at night?
- What areas should foreigners avoid entirely?
- What do long-term locals say, not just visitors?
- Common foreigner scams: fake rentals, romance/investment pitches, bogus lawyers, ATM/card skimming?
- Digital security basics: phone theft plan, password manager, 2FA, VPN on public Wi-Fi, backup documents?
- Insurance realities: exclusions, deductibles, evacuation coverage, and whether claims are actually paid locally?

**Source leads:** Numbeo, OSAC-style security reports, local news, and expat groups can point you toward questions. Treat them as leads only, then verify locally.

### Medical

- Nearest quality hospital?
- Specialists for your specific needs?
- Emergency response reliability?
- Private insurance options?
- Prescription availability?
- Medical evacuation plan?
- Telemedicine options for routine care or English-language second opinions?
- Private hospital quality by city — not just country reputation?
- Common expat pitfall: assuming cheap healthcare means consistent healthcare.

### Daily function

#### Infrastructure

- Reliable internet?
- Power cuts?
- Water quality?
- Transport options?
- Package delivery?

#### Lifestyle friction

- Climate tolerance?
- Language barrier?
- Noise and traffic?
- Community fit?
- Flights home?

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## 4. Documents to Prepare

**Objective:** arrive with the paperwork most LATAM residency processes tend to demand, or at least know what you're missing before a deadline bites you.

### Core documents

- Passport with sufficient validity
- Birth certificate
- Marriage/divorce/name-change records
- Police/background check
- Proof of income or pension
- Bank statements or asset proof
- Health insurance proof if required
- Passport photos and local ID copies

### Processing traps

- Apostille or legalization required?
- Certified translation required?
- Documents expire after 30/60/90 days?
- Federal vs provincial/state police check?
- Consulate appointment required?
- Originals needed, not copies?
- Local address or tax ID required?

**Canadian/U.S. note:** police checks, apostilles, and federal vs local document rules can vary. Confirm current requirements before ordering paperwork.

### Document control

- Keep scanned copies in secure cloud storage.
- Carry physical originals only when needed.
- Track issue dates and expiration windows.
- Use a simple spreadsheet for document status.

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## 5. Red Flags

**Objective:** spot the common traps before they cost you money, time, or legal status.

### “Easy residency” pitch

If someone says it is easy but cannot explain documents, timelines, fees, and legal basis, slow down.

### Unclear lawyer fees

Get written scope, total expected costs, government fees, refund policy, and who actually files the application.

### Property pressure

Never buy before proper title checks, local legal review, tax review, and neighborhood due diligence.

### Permanent visa runs

Border runs can stop working suddenly. They are a gamble, not a residency strategy.

### Other warning signs

- Someone tells you not to worry about taxes.
- Realtor and lawyer are clearly feeding each other.
- Requirements change depending on who you ask.
- You cannot get straight answers in writing.
- You are being rushed to wire money.
- You are only seeing expat fantasy content, not local reality.

If the deal only works when you stop asking questions, it is not a deal. It is bait.

# 6. Go / No-Go Scorecard

Score each category from 0–10. Be hard on unknowns. “I don’t know” is not neutral; it is a risk with a fake mustache.

<b>Total</b> ____ / 100	<b>Status</b> Green / Yellow / Red	<b>Top risk</b> _____	<b>Next action</b> _____
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Category	Score	Notes / Missing proof
Legal stay/residency path	____ / 10	
Income/budget fit	____ / 10	
Banking and money movement	____ / 10	
Tax-residency clarity	____ / 10	
Safety/neighborhood fit	____ / 10	
Medical access	____ / 10	
Internet/infrastructure	____ / 10	
Language/community fit	____ / 10	
Document readiness	____ / 10	
Exit plan/emergency buffer	____ / 10	

## Interpretation

- 80–100:** green, with normal caution.
- 60–79:** yellow; fix weak categories first.
- 40–59:** orange; scout only, no irreversible moves.
- Under 40:** red; rebuild the plan.

Print tip: use this page as the one-page field worksheet. A fillable version can come later once the final funnel/product stack is locked.

# 7. Country Appendix Template

Use this page for each target country. Keep it short, current, sourced, and dated. If you cannot fill a line, that is the assignment.

Field	Answer / notes
Country + city	.....
Best residency route	.....
Digital nomad option?	.....
Core documents	..... .....
Tax trigger watchpoints	183-day rule? center of life? local income? asset/reporting issues? .....
Banking friction	..... .....
Medical access	..... .....
Safety/source leads	Local reports, official advisories, neighborhood checks, expat leads only. .....
Top three risks	1. .... 2. .... 3. ....
Last verified date + source	.....

<b>Route</b> ____ / 10	<b>Docs</b> ____ / 10	<b>Money</b> ____ / 10	<b>Risk</b> ____ / 10
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Make copies of this page for Mexico, Colombia, Ecuador, Panama, Paraguay, Argentina, or any other target country.

## 8. Official Source Starter List

**Objective:** use this as a launchpad, not gospel. Official portals outrank law-firm blogs, YouTube, Facebook groups, and your cousin's buddy who "knows a guy." Requirements move. Verify before paying, filing, booking, or shipping documents.

Country	Official starting point	What to check first
Mexico	Instituto Nacional de Migración <b>Start:</b> inm.gob.mx	Tourist stay, temporary/permanent residency routes, consulate vs in-country process, document windows.
Colombia	Cancillería visa portal <b>Start:</b> cancilleria.gov.co	Visa category, income/document proofs, apostille/translation rules, online filing requirements.
Ecuador	Ministerio de Relaciones Exteriores y Movilidad Humana <b>Start:</b> gob.ec/mremh	Temporary vs permanent residency, visa class, cedula steps, apostille/translation requirements.
Panama	Servicio Nacional de Migración <b>Start:</b> migracion.gob.pa	Tourist entry, pensionado/friendly nations/investor routes, attorney filing requirements, document expiry windows.

### Optional country appendices

For the paid/product version, each country should get a one-page appendix: current residency routes, required documents, fees, expected timeline, tax-residency trigger points, banking friction, medical notes, safety watchpoints, and "last verified" date.

**Verification rule:** official sources first; qualified local counsel second; law-firm articles as leads only; media and expat chatter as smoke signals, not proof.

# 9. Final Questions & Next Moves

## Final go/no-go questions

- Can I legally stay as long as my plan requires?
- Do I know the real monthly cost, not the influencer version?
- Can I access medical care if something goes wrong?
- Do I understand tax residency and banking friction?
- Do I have a clean document plan?
- Can I leave quickly if the country, city, or neighborhood disappoints?

## Your next three moves

1. **Pick two candidate countries** and run this checklist separately for each.
2. **Book a scouting trip** focused on neighborhoods, banks, hospitals, lawyers, and daily-life friction — not vacation dopamine.
3. **Verify official requirements** before ordering documents or paying professionals.

**Final verification:** confirm immigration, apostille, tax, banking, medical, and safety details through official sources or qualified professionals before spending real money.

## Field note

The win is not “escape at all costs.” The win is options: more room to move, more control over your future, and fewer single points of failure.

## 30 / 60 / 90 Day Flag Plan

### First 30 days

- Choose two target countries.
- Confirm tourist stay rules.
- Estimate real monthly budget.
- Start document inventory.

### Days 31–60

- Book scouting trip.
- Shortlist neighborhoods.
- Identify hospitals, banks, and lawyers.
- Confirm residency route.

### Days 61–90

- Order apostilles/translations.
- Build emergency exit fund.
- Make a go/no-go country decision.
- Decide: scout longer, apply, or stand down.

Move clear-eyed. Keep your powder dry. Own the plan.