



DIGITAL NOMAD FINANCE STARTER CHECKLIST



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Budgeting doesn't restrict your freedom, it protects it. Know your numbers so you can say yes to what really matters.

Step 1: Set Up Your Foundations

- Open a multi-currency account (Wise, Revolut, or Payoneer)
- Set up a financial dashboard in Notion or Google Sheets
- Choose a budgeting tool (like PocketSmith)
- Set up a separate savings account for taxes
- Research tax residency laws for your home + destination country

Step 2: Create Your Core Habits

- Weekly money check-in (income, spending, savings)
- Automate savings and tax transfers
- Tag income by source (freelance, affiliate, salary, etc.)
- Track expenses in local and base currency
- Back up key financial documents to the cloud

Step 3: Emergency + Future Planning

- Create a 3–6 month emergency fund (ideally in multiple currencies)
- Research health insurance options (SafetyWing, IMG, or local plans)
- Map out upcoming big expenses (visa, flights, holidays, etc.)
- Start a retirement savings plan, even if small
- Choose a tax advisor or expat-friendly filing service