



PCS To *Paradise*



The Quickstart Guide For



VETS MOVING OVERSEAS

By John Davis

THE WHY?

This isn't free because it lacks value, it's free because I have a simple wish. That wish is for you to live your greatest life possible, heal and thrive after the military.

I've been to war, been divorced, been to jail, been addicted and struggled with PTSD. I've spent plenty of cash in brothels in Thailand, done Ayahuasca in Peru and have spent hundreds of hours tattooing my entire body. I lost and regained my faith several times, joined a motorcycle club and served with the best and worst people the world has ever known. I went to Harvard, spoke to congress as a legislative fellow and it was a giant failure working within the system. I realized that a lot of those people don't give a fuck about me or you, so I went my own way.

I'm kicking this project off writing in a cigar lounge in Medellin Colombia where I currently live. This is right after my last attempt at writing a world-changing Veteran book was firmly rejected by every publisher I sent it to. I'm leading with that because I'm not seeking to come across as some Vet Guru who knows everything. Don't expect me to write about leadership, preach to you or try to sell you anything. You don't need to wake up a 4am and do cold plunges because God knows I won't be. It's usually a waste of time to try to convince anyone of anything or change anyone's mind and the older I get the less I care to try.

I did learn that although we never get rich serving, how we use our benefits matters. I also discovered - I need less and not more to be happy. A simple life suits me, and I think it fits other Vets as well. Furthermore, this gives me purpose and nobody else is doing it and it needs to be done for the Veteran community. But if I do it, I'm going to do it with a little razzle dazzle.

By John Davis
Author of Veterans in Paradise



It's no secret that Veterans across the United States are struggling. Feeling uncomfortable after transitioning from a community oriented military life into an increasingly divided, individualistic civilian world. Being attacked by an economy that demands you work more and receive less. Then further assaulted by social media, political division and now even by artificial intelligence.

THE IDEA

Too many of us are living in survival mode, living with a hole in our souls that nothing really seems to fill. Here's the truth, as a Veteran who put in your time - you're more than enough. You have talents, values and more potential than you know. The military leaves its scars on all of us, nobody coming out is the same person that went in. That begs the question, what's the solution? How do we do more than grin and bear civilian life? How can we collectively rise higher and find ourselves living the kind of lives we deserve after our service? And importantly, how in the fuck can we stop killing ourselves?



By John Davis
Author of Veterans in Paradise



For me and a lot of my friends, it's been a more peaceful, adventurous and higher quality life outside of the country we fought for. I want to inform you about it, in a real and honest way to explore if it's for you. Which means, there's going to be a couple curse words ahead, some dark humor, some thoughts on PTSD and some weirdness. Moving abroad isn't for everyone, but the military isn't for everybody either.

There's also going to be some specific resources, knowledge and wisdom. I've lived in Thailand, the Dominican Republic and Colombia and have traveled the world doing this. I've met with the American Legion in Mexico, the VFW in the Philippines, the Marine Corp League in Costa Rica and extensively researched how Veterans are living overseas from their healthcare to their dating lives. I've combined that with my experience to give you this, a quick and dirty guide to moving abroad as an American Veteran. My last book on the subject, [Veterans in Paradise](#) is a more extensive, thorough resource. It's also a 300-page book and we all know that Marines aren't going to/can't read a book that long so I wanted to make a shorter resource and include some pictures.

I'd also like to pause for a second and thank you for your service. If you feel a little lost, I've been there. I left a literal battlefield in the military and came home to an invisible one inside myself. Then I encountered an odd psychological and political conflict in the country I fought for. I chose to fully claim my freedom and decided to live my life on my terms. Because after the military, I didn't want to live in a country that feels like it's at war with itself.

Let's get rolling because you've never been this old before and you'll never be this young again. The time is right for whatever you want to do.

John Howes Davis

By John Davis
Author of Veterans in Paradise



DISCLAIMER

The world is constantly changing. Natural disasters to zombies to the world ending. Shit happens. Ensure you get secondary information of specific information before making life decisions.

This is a guide of MY personal experiences, research and interviews designed to explore the concept of YOU moving abroad as a United States Veteran. This is not to persuade you or be a self-help read, although I pray you will benefit from the information. I'm not a mental health expert, immigration attorney, travel agent, real estate broker or financial adviser. What I am is your friend, a fellow Veteran that found a pretty sweet life overseas and I wanted to share it with you.

This is for informational purposes only but information is subject to change. I'm going to put links in here, but links can go bad, businesses can close and whatever can go wrong in this world probably will. I'm writing this with zero advertisements, affiliate links or whatever bullshit social media influencers do. I don't want to influence you, I want to help you see if this is a good option for your life.

I'm attempting to keep this short, informative and valuable. I'm also going to tell a bit of my story because if I don't then nobody will. Or my ex-wife will and in that version I am significantly less cool than the one I'm telling. Like I said - razzle dazzle baby.

MYTHS OF VETERANS MOVING OVERSEAS

I'll lose my VA compensation...

No, you won't. You are not in the military anymore and nobody can tell you where you can or can't live. The VA clearly states in its regulations that "If you are a Veteran who lives overseas, you remain entitled to the benefits and services you earned through your military service." [Source: VA Website](#)

I can't get my VA care overseas...

The US Department of Veteran Affairs Foreign Medical Program (FMP) allows Vets living or traveling overseas to get service-connected healthcare. This program makes it possible for Veterans who choose to live abroad to get healthcare for their service-connected conditions. In some cases, depending on the location, it's reimbursed and in some countries it's direct billed to the VA meaning nothing out of pocket for the Veteran.



It's dangerous...

You survived the military, I think you can survive sitting on a beach somewhere. Are certain parts of the world unsafe? Yes. So are many parts of the United States. On top of that, American violence is increasingly random and insane, and the rest of the world isn't really like that. Safety is a human concern no matter where you're at, but Vets know how to take care of ourselves. Same goes for females, same goes for families.

I can't take my guns...

That one's true. You can't really take guns abroad. When I sold my guns and my Harley it was a sad and very un-American day. I felt like I needed to carry in the states, abroad I don't. Nowhere on earth is like the good ol' US of A when it comes to pew pews.

It's not for families...

It's more expensive and complicated to move abroad with a family. So is going to the movies or going on vacation or anything else. But a lot of expat families thrive abroad, spend more time together, no school shootings, better education and a more simple and intentional lifestyle. Children gain a lot of unique benefits, language skills and it's an adventure. Just like a military PCS but it's on your terms.

I can't buy a home overseas...

Lots of countries allow Americans full property rights and to buy and build apartments, condos and houses. It varies country to country, but one thing is true, taxes are cheaper overseas. What is true is that you cannot use your VA home loan abroad. In most countries you would want to go, you can buy if you choose but I recommend renting.



I can't afford it...

You probably can't afford your life right now, so what's the difference? But let's face it, the American dream isn't quite what it used to be. You do need to be financially disciplined but there are plenty of places in the world where 3 or 4 grand a month provide an quality life, without nonstop financial stress. Maybe you can't afford not to.



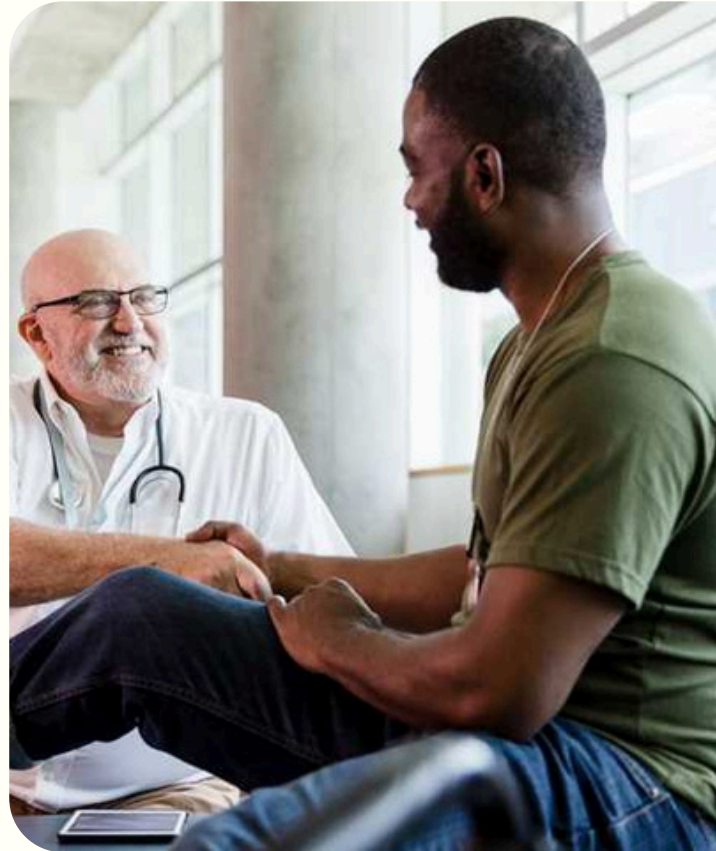
By John Davis
Author of Veterans in Paradise



VETERAN HEALTHCARE ABROAD

Cheaper, simpler and better are three things that come to mind comparing the United States to the world when it comes to healthcare. We spend more and yet have far worse health outcomes. Routine care, prescriptions and even emergency room visits overseas are a fraction of the cost of what you're used to stateside.

Veterans also often find themselves healthier overseas. I stopped needing the medication I had been on for years. Many Vets discover their chronic illnesses, stress and even physical conditions diminish or disappear. If you put yourself in a healthy environment, you'll get healthier. Plants and Veterans cannot heal, thrive or grow in toxicity.



THE DEETS

There are a few specific things that are important to point out when it comes to Veteran healthcare abroad. The first is that it depends on YOU and second is that it depends on the WHERE. The you means: What are your service connected conditions, are you medically retired, retired or none of the above? Where means, where in the world are you getting treated? Because it's not the VA and things are different country to country and even city to city.

By John Davis
Author of Veterans in Paradise



THE FMP

For veterans with service-connected disabilities, the VA Foreign Medical Program (FMP) allows you to receive treatment anywhere in the world for those conditions.

Here's how it works:

1. Enroll in the [VA Foreign Medical Program](#).

A: Fill out VA Form 10-7959f-1 – Foreign Medical Program Registration

B: Mail or fax to:

Foreign Medical Program

PO Box 469061

Denver, CO 80246-9061

USA

Fax: 303-331-7803

You usually cannot enroll by email but it's: hac.fmp@va.gov if you want to include supporting docs or reach out. They may or may not respond, it's the VA.

It's often easier to just enroll abroad, because no matter where you get healthcare at, they need to enroll you in their system with your info. Meaning if you're going to the Dominican Republic next week, just stroll into a Vet clinic and enroll in thirty minutes. If you're waiting stateside for a while, I'd advice going through fax and then calling to confirm they received your fax. (+1-833-930-0816)

2. Receive treatment at a licensed clinic or hospital abroad.

- Submit your medical report and receipt to the VA. - Depending where you go, you will do this or the clinic will. I cannot say enough that you should go to places, if possible that direct bill the FMP so you don't need to do any paperwork or pay money up front and then be stuck waiting on the VA to pay you.
- Proof of payment (receipt or invoice marked "paid")
- Doctor's notes or treatment report
- Prescription receipts if medication was prescribed
- Hospital discharge summary if hospitalized
- Itemized Medical Bill



TRICARE

If you're a retired or medically retired Vet who wants to use Tricare it usually means paying up front and being reimbursed. Not everywhere, but the vast majority of places around the world. If you're getting healthcare, you have to choose between the FMP and Tricare for any given service. You can and should be enrolled in both the FMP and [TRICARE Select Overseas](#). Most Vets will opt for FMP because it can mean nothing out of pocket, think of FMP like community care through the VA - just overseas.

The normal process of using Tricare is fairly simple and you can see pretty much any licensed doctor overseas. You get care, pay the bill (with a credit card that gets points ideally), collect an itemized receipt and medical report and submit the claim. Usually, you'll be repaid in 3-8 weeks. The best way to get it faster is to submit through the Tricare overseas portal and get the money deposited into a US based bank account.

In some countries, medical care is so cheap that some Vets don't even bother submitting for reimbursement. Routine or normal healthcare is so affordable, so you can pay cash for any small stuff and submit the big stuff. But do what you want, it's your life and money.



By John Davis
Author of Veterans in Paradise





TRICARE TIPS

- Make sure you get a receipt showing YOU PAID for the treatment. If it shows up like an unpaid bill, Tricare won't pay you. Tricare needs the medical paperwork, the itemized receipt showing what you were billed and your receipt.
- Outside the US, Thailand and the Philippines have the most Tricare direct billing options.

Check out this [Facebook Group: Tricare Around The World](#) - an unofficial resource of great Tricare information.

The official [Tricare FB Page](#) as well.

THE BEST CITIES FOR TRICARE OVERSEAS

- Manila, Philippines
- Bangkok, Thailand
- Pattaya, Thailand
- Panama City, Panama
- Okinawa, Japan
- Ramstein, Germany
- Stuttgart, Germany
- San Jose, Costa Rica
- Angeles City, Philippines
- Frankfurt, Germany
- Chiang Mai, Thailand
- Cebu, Philippines



By John Davis
Author of Veterans in Paradise



Healthcare is a changing environment. Policies get adjusted, coverage shifts and the VA and Tricare don't always have their shit together. If you want to get personal insurance overseas, it can be a good idea and affordable. Some countries, if you go through the visa process will require you to carry some type of insurance to live there.

I don't have any personal insurance. Which probably isn't super smart because I'm kind of always doing risky behavior but the one time I needed it - it didn't help me. I got stung by a murder hornet in Asia and tried to go to the hospital using this traveler insurance and it was a nightmare. Then they told me I could just pay \$19 dollars to get fixed up, after I had been freaking calling the company, filling out paperwork and waiting around.



By John Davis
Author of Veterans in Paradise



VISAS AND TAXES AND BULLSHIT BUREAUCRACY

You can't avoid paperwork in this world and the only things certain in and out of America are taxes and death. We all imagine a scene first with a balcony with a gorgeous view, a cheap apartment and a great quality of life. That can certainly be your reality but one thing Instagram won't show you is people standing in lines, resubmitting paperwork and figuring out the visa process in different countries.

A visa is just a permission slip to be somewhere legally; it's your hall pass in another country. Is it possible to live abroad and not do a visa anywhere? Yes, I do. In certain countries it's doable or if you're like me and travel frequently. Residency and visas give you stability, options like bank accounts, businesses, local healthcare access and more. But there's ways around things, extensions and so forth differing country to country.

If you've got your VA benefits or military retirement, then that can be a golden ticket to a better life. A lot of Vets qualify for these pension or retirement visas. Each country will differ in the dollar amount required for residency, but with 100% VA benefits you'll meet the minimum in each of these.



By John Davis
Author of Veterans in Paradise



THE EASIEST COUNTRIES FOR VETERAN RELOCATION

1. Panama
2. Colombia
3. Mexico
4. Philippines
5. Thailand (if you're 50+)
6. Portugal
7. Costa Rica
8. Ecuador
9. Dominican Republic (A small fine depending on length of stay)
10. Spain
11. Georgia (You can stay a year without a visa, for Marines this is a country and a state)
12. Paraguay

TAXES

Unfortunately, you're taxed by the United States no matter where you go in the world. But as you're aware, VA benefits are tax free. If you are earning overseas then look into the [Foreign Earned Income Exclusion \(FEIE\)](#). I still pay the IRS and the state of Iowa each year. There's no avoiding paying US taxes, unless you renounce your citizenship. There's zero benefit to renouncing your citizenship, I would never even consider it and it's also expensive and difficult to do.



FOREIGN TAXES

This is probably the most misunderstood concept in expat life. A lot of Vets think they pay no taxes and a lot of Vets think they are double taxed. Most places abroad do not tax VA income, they treat it like a pension or disability income.

Once you become a resident, depending on where you go and your personal situation - that country may tax your income. (Meaning what you declare is your income.) Most countries, like Panama for example only tax Vets income earned within Panama. Colombia taxes worldwide income if you have a visa and are spending more than 180 days there.

In practice, as Veterans living overseas with your benefits or working online - your income is rarely taxed. If it is, then it's minimal. If you work online, that isn't going to be taxed by the foreign government in most circumstances. You structure your finances to minimize exposure and taxes. For example, if you're retired from the military and want to go somewhere, just declare your military retirement and not your other income or benefits to qualify for the visa.

ONE VERY IMPORTANT RULE

If you have more than \$10,000 in a foreign account, you must file a Foreign Bank Account Report with the IRS (FBAR). This isn't a tax; it's just for reporting purposes but you can get in trouble if you fail to do this. The foreign bank will also probably report it to the United States so don't try to be sneaky.

The Best Strategy

- Deposit your retirement and benefits in a US bank
- Transfer it to yourself
- Maintain a small taxable income in the foreign country

Taxes are something that stresses everyone out, of course it depends how much you're earning and where from your best tax strategy. It's hard to even understand your taxes from the United States let alone when you start tossing foreign stuff in. It's best to consult with professional resources. Every country and situation will be different. It's generally not something you need to overthink very much. It feels complicated like a lot of things but it's simple once you get into it.





UNDERSTANDING YOUR REAL COST OF LIVING

When I talk to Vets about living abroad, the first thing that often comes up is what's the minimum needed to get by there. It sounds like a simple question, but I've given some bad advice before by not asking the right questions. I told a Vet last month, "Hell yeah you'll be good to go with 100% in the Dominican Republic." But then he moved and didn't mention that he's paying child support in the states, paying to store a car, insurance on that car, has credit card debt and sends his mom money every month.

Now the truth is, it's certainly doable to live far better with less overseas. The United States has a system where the cost of everything fucking eats you alive, taxes, tips and everywhere you turn somebody sends you a bill. In the country we sacrificed for, it's like you need 5 grand a month just to exist.

By John Davis
Author of Veterans in Paradise



BARNEY STYLE FOR MARINES

The real question people are asking when they say, “How much do I need?” is trying to figure out their minimal living costs. What that means specifically is what is THE DOLLAR AMOUNT necessary to have a functioning and stable existence. What covers the essentials without the extras, minus the bottle poppin’ and cocaine and hookers and extravagant extras.

WHAT IT IS

Rent: A safe and modest place

Food: Groceries and local eating

Healthcare: Basic needs - no BBL’s or hair transplants or stem cells

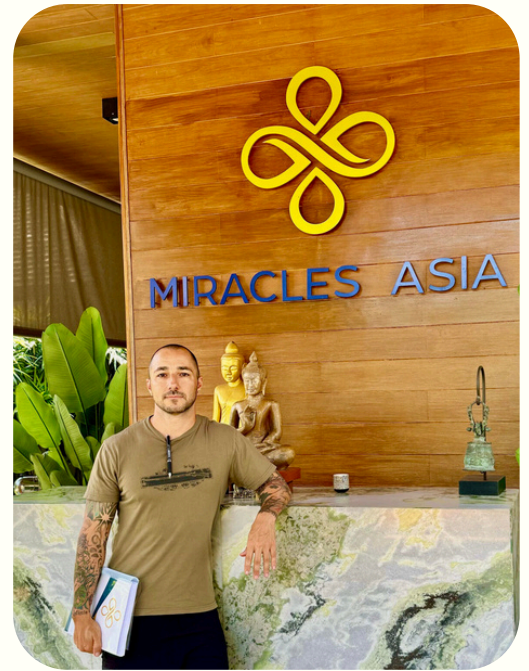
Transportation: Walkable Living? Scooter Rental? Public transport?

Utilities: Hot water, AC, internet, cell plan

Basic Veteran lifestyle: Gym membership, Netflix, Spotify, coffee and beer

Then you have the bills you’re bringing with you. Your baggage, credit card debt, loans or whatever else hits your bank account each month. You know yourself better than I do, I know Vets that live well off \$2,000 a month and some that spend triple that. I have a Marine buddy who doesn’t drink, eats local food and his only hobby is working out. He rarely spends more than \$1,500 a month. To me, living his lifestyle would suck but he’s happier than most Vets in America and likes saving his money. Many Vets tell me they would be happy in a one bedroom or small studio but that isn’t always true.

So take your minimal living cost and combine it with your current bills and baggage and see what you get. First do it for your life right now stateside then do your research for a foreign location. Obviously, you always end up spending a bit more but it’s a good exercise for financial discipline overseas.



By John Davis
Author of Veterans in Paradise



TOP 10 VETERAN FRIENDLY CITIES WITH A MINIMAL LIVING COST UNDER \$1,800

1. Da Nang, Vietnam
2. Puerto Plata, Dominican Republic
3. Medellin, Colombia
4. Pattaya, Thailand
5. Bangkok, Thailand
6. Angeles City, Philippines
7. Cebu, Philippines
8. Manila, Philippines
9. Rio De Janiero, Brazil
10. Coronado, Panama



OVER \$1,800 BUT UNDER \$2,500

1. Puerto Vallarta, Mexico
2. Lisbon, Portugal
3. Punta Cana, Dominican Republic
4. Buenos Aires, Argentina
5. Panama City, Panama

Resources

My favorite cost of living calculator: [Numbeo.com](https://www.numbeo.com)

Honorable Mention: [Livingcost.org](https://www.livingcost.org) and [Expatisitan](https://www.expatisitan.com)

Use these links to average data, do some comparison and look deep into your soul. Nothing and I mean nothing, replaces doing an adequate trial run to see how you'll operate financially in a new environment. I write about that extensively with financial tips in [Veterans in Paradise](#) but your cost of living is a YOU thing.

By John Davis
Author of Veterans in Paradise



WHY MOVING ABROAD IS HEALING

We underestimate how much environment shapes mental health. Political division, financial pressure and hustle culture can trap Vets in permanent survival mode. Leaving the United States can put you in a different environment and create the conditions where healing becomes possible.

Picture a beach town where mornings begin with ocean views instead of alarm clocks and traffic. Imagine a city where you can sit outside and talk to friends for hours enjoying the evening air. Think about living in a place where you're doing more than just getting by.

Your nervous system responds to your environment. Healthier surroundings, with more sunshine, fresher food and less stress will equal a better mental state. Veterans that move overseas consistently report healing - from PTSD, chronic conditions and even physically. Your geography shapes your health.



By John Davis
Author of Veterans in Paradise



COMMUNITY

I believe that Veterans heal in the context of relationships. But leaving the military separates you from the people that get you and you're thrown into a culture where you feel like an alien. Sometimes you're treated like one as well. Our society can be isolating for Veterans and there's less and less of us each year. The things we value, concepts like teamwork, duty, respect and sacrifice, aren't as valued by the civilian world as they used to be.

Veterans need community, that's who we are and there's a clear community crisis within the United States. Society feels fractured and individualistic and there's been a loss of third spaces. The places where Americans gathered, parks, movie theaters, malls, street fairs and churches. We used to see our neighbors at Blockbuster, arcades and at the lake and that's faded away into facetimeing and text messages.

Isolation is more dangerous to us than combat and that's one reason why [Sgt Sosua](#) and I forged Veterans in Paradise. At the time, it was to give Veterans a soft-landing spot in the Dominican Republic, a good PCS abroad. But across the world, there are welcoming communities of expats and Veterans eager to help. We're working to bring those people together and create community, resources and a great life for our brothers and sisters.

HEALING THROUGH LIFESTYLE

Healing never comes from one thing, that's why popping pills never does the trick. It comes from a combination of lifestyle changes and from the context of your surroundings. Coming back from PTSD or Veteran conditions aren't just about confronting trauma, it's about improving your day-to-day life.



By John Davis
Author of Veterans in Paradise



A NEW MISSION

The reality is that as a Veteran, you're uniquely suited to thrive in expat life. You've spent years in unfamiliar environments, adapted to military culture, languages and structures. You're adaptable and a good traveler and importantly, you know how to take care of yourself.

One of the most powerful things about moving abroad is that it gives you adventure, exploration and a lot of personal growth. Many Vets that move overseas undergo a personal transformation, pursue passions and volunteer. Some Veterans, however, change for the worse. Don't be one of them.

Paradise after the military isn't a specific place, it's a state of mind and you have to be a home within yourself. Home is always a weird concept to Veterans anyway, we grew up in one place, served others, deployed here, have a license from here and pay taxes somewhere else.

If you're a Vet, you're aware that you are talented at being your own worst enemy as well. Going overseas won't magically erase your problems, debt or PTSD but maybe it'll put you in a place, physically and mentally, where you can heal and thrive.

By John Davis
Author of Veterans in Paradise



BUYING VS RENTING

By now you should probably know that you can't use your VA home loan overseas. If I could do that, I'd have a few beachside mansions, and you'd never hear from me again.

There are a few important considerations, some of which are obvious and some that will give you something to think about. The first thing is that in vast majority of cases it makes far more sense to rent versus buying abroad. Many Americans have this "I must own mentality" and some of that is because renting in our country sucks. The American dream is home ownership, period. But you're after the reinvented Veteran dream abroad.

Wherever in the world you're considering buying, it's a buyer beware environment. At home, there are certain protections and legal structures that don't exist overseas. It's easy to get burned or taken advantage of, in big and small ways and there are some things to ask yourself before purchasing.

Are you doing this as an investment, i.e. to rent out or is this going to be your primary residence?

This is the most important question to ask yourself and there's a clear distinction. Many of the Vets I talk to say, "well John, it's for both." Wellllll, it can't be - it has to be primarily one or the other. I don't want to kill your dreams, but when you enter something with a dual intent, you frequently fall short on both. It's like trying to have a relationship where you're single and married at the same time, you need to pick a lane. Being single is great and being married is great but not both at the same time.

If it's an investment, then you need to run your numbers and use your head to see if it will pay off. You need to be cold and calculating. If it's for your home, then you can use both your head and your heart. Do you love the place? How's the neighborhood? Can you see yourself happy there?

Should you buy or invest in a property without seeing it?

Fuck no you shouldn't.

Should you trust a developer?

Usually no but depends on your location and relationships. Many developers fund projects as they go, meaning they'll tell you that soon a big pool or new road or strip mall will be opening up soon. It's always next year, then the year after. If you're buying, make sure you're comfortable with what exists right now and don't believe future promises.

Does the developer have a proven track record of success? Can you communicate with your neighbors and happy customers about promises given and promises kept?

What do you need to worry about that you don't stateside?

- Most places aren't as litigious as the US, and you don't have the same legal protections. Maybe the water rights are messed up or maybe the zoning is nonexistent. I have a friend who bought a house in Latin America and then a literal nightclub opened across the street. Now he's got tons of cars parked and loud music all the time and his property value plummeted. In the states neighborhoods are zoned residential, overseas it's not like that.
- The HOA fees can drastically change, meaning you got a place because the fees were only \$200 but now two years later they're \$600.
- You also should have a local will. Then you can pass the property on to your heirs or spouse if you drop dead.
- There are scams overseas that don't exist as much in the states. I have a friend in the Dominican Republic who bought land from someone who didn't even own it and then they disappeared.

By John Davis
Author of Veterans in Paradise



Should you build a house from the ground up?

Many overseas buyers love the idea of buying land and designing and building their own property. You can have the pool, a cabana, a nice grilling area and more. While appealing, it can be a pain in the ass and things never cost what they're estimated. Bad contractors will cut corners; people will want money in advance and things won't go on schedule.

If you're building within a established gated community, you have certain protections, but things can still get tricky. It's also possible many things will not be included in your original price, like "oh you wanted lights in your house too? Toilets?"

How does financing work?

Well, differently in different countries. Generally, a bank in the United States will not finance a house overseas. HSBC does, Citibank International and some private mortgage loaners will. In order to do this, you generally need to be a high net worth or high asset individual.

A foreign bank will avoid loaning money to a non-native but if you have residency that helps. Usually, you'll need to put down at least 30% overseas to get the other 70% approved. What you're used to in the US, things like a 30-year loan are unheard of abroad. Ten years is doable. Putting 5% down on a \$200,000 dollar property is going to be a no go.

There are options, pay as you go for condos being built or housing projects. In those circumstances you can pay in a little at a time. That can be a smart idea for some Veterans who are a bit away from retiring or moving abroad and to set up their future life overseas. Some people are waiting for a second retirement or the kids to leave the house or an aging parent to kick the bucket and occasionally investments over time can make sense. Buying land and building is more common as well because taxes are cheap. If you're building a place over a couple years, the taxes won't kill you along the way.



Important Note: If a developer offers you financing it means one of two things. One is that they are stable and successful and the second is that they are desperate and need a cash infusion. Don't be afraid to ask for financial records or do your due diligence before diving in.

RENTING

Myself and **SGT Sosua aka Keith** are lifelong renters. We've been roommates in the Dominican Republic and Colombia and find it an easier process. I also think it's a good idea for Vets to look into the possibility of roommates.

A lot of Vets want to have a place rented and be good to go before they get to their new home. This isn't the best strategy because you'll always pay more virtually and you shouldn't rent something you've never seen or negotiated.

If you want to move somewhere, say Bangkok. You'll want to go, reserve a hotel or Airbnb for two weeks and get eyes on things yourself. Before you go, you should certainly research, set up appointments, look at expat FB groups and talk to people. Then when you go, you should do it all and even walk around places and neighborhoods you want to live in. You do this, because the best stuff isn't always listed online, it's filled with signs in windows and word of mouth. Talk to people, ask other Veterans questions and that's how you'll find the best deals.

Renting overseas is far easier, less painful and nobody is going to check your credit. You can negotiate rent and short-term leases are much more common, especially in expat areas.



USING YOUR GI BILL OVERSEAS

Your GI Bill isn't just reserved for your local community college - it's a worldwide benefit. Some of us left school behind when we joined the military and the thought of going back is worse than going back into service.

Using it while you're living abroad, however, is about more than education, it's about lifestyle. It is a broadening experience, and you can do a lot of practical learning, from language skills to exploring remote income to art to international business. There are two primary ways you can use your educational benefits overseas.

Going to school remotely: BAH 2026-27 is \$1,261

Going to school remotely doesn't require much explanation. You can enroll in a US school and take your classes online. Then you're earning your degree and making \$1,261 from a beach in Thailand or wherever you choose to be.



By John Davis
Author of Veterans in Paradise



- In person classes at foreign schools: BAH 2026-27 is \$2,522

Step by Step

1. Find an approved school: [GI Bill locator](#)
 - Search by location
 - Look at approved programs (the school and the program must be VA approved)
2. Get your [Certificate of Eligibility](#) (just like you would at a stateside school)
 - Get it to the school's VA Rep and they'll do the rest
 - Apply to the school
3. Apply for a student visa using the school's acceptance letter and info
 - This differs from place to place, talk to the school rep to see the best option for you. You can also move somewhere and then start school there.
4. Start classes
 - The tuition will be paid to the school, the BAH to you.

Veteran Readiness and Employment (VR&E) aka Voc Rehab aka Chapter 31

VR&E can be used outside the United States but can be more difficult to get approved depending on your counselor. However, if you're using it fully online - then it doesn't matter. I've seen it approved and denied overseas, it's more often approved in certain favorable circumstances or if you have a counselor that likes you. You can try to use your GI Bill and Voc rehab strategically to max out your benefits, stay in school longer, get more education and get more money.



The Big Cash Money Option

This option is worth mentioning because more and more Vets are doing it while living abroad. It's not for everyone and it's more complicated but can be more financially beneficial. This is when you attend a school in which you only have a few days, maybe one complete day or maybe a seminar in person and the rest is online. This means, you can attend a school like Fordham in NYC and get NYC BAH while living in the Dominican Republic and flying back once a semester.

In this situation, you'd need a US address or a home of record there. I've also seen Vets in Mexico do this in California in hybrid or what they call low residency programs.

- Fordham
- USC
- University of San Francisco

There are others, lots more depending on where you're from or where you live. If you can get cheap flights back, it can make a lot of sense. Nothing wrong with it, although it might feel like you're operating in the gray. It's something not many Vets think about but it's worth exploring.

You Might As Well

One of the greatest advantages our generation has is the ability to use our GI Bill anywhere in the world. The benefits go beyond learning, the housing allowance that won't even cover rent in an American city will go further other places.

Everyday life when you're living abroad is an adventure and combined with your pursuing education can lead to a cool ass experience.

An international degree can also open doors that a community college in the states cannot. Going to school and having a mission can be useful as well. It gives you a routine and Vets can really thrive in a solid routine. It's easy to get yourself in trouble overseas if you've got too much time on your hands. You might as well use that time to do something productive and get your education, make some cash and better yourself.



THE NEXT STEP

So, you read the guide or skimmed it or maybe just looked at the pictures. This is meant to be a quickstart guide and not to answer every question under the sun. A big part of moving overseas is figuring it out as you go, just like the military.

As tempting as it might feel to sell everything, buy a one-way ticket and go - it's better to develop a timeline. Everyone's situation is different, from your ideal destination to your current financial picture. Research some destinations, talk to Vets living overseas and take some trips. If you have an opportunity, come to one of our Veterans In Paradise events.

What can of life do you want to build? The world beyond the US can offer a powerful new beginning for you. It's a life with increased freedom, peace and luxury. You'll have more time on your hands to do the things you love to do. From exploring to learning to putting time and effort into your healing. Plus, a little financial breathing room can go a long way to a better life. Whoever said money doesn't equal happiness never wore the uniform and got underpaid and overworked.

I also want you to know, you aren't alone. You aren't alone in feeling like you want to leave it all behind and start over or like you're out of place in the world. Many Veterans think about moving abroad and hundreds of thousands have done it. Communities of expats form naturally, especially with Veterans and you already have a friend abroad in me.



By John Davis
Author of Veterans in Paradise



Check out a few countries that interest you, watch a few YouTube videos and read some blogs. Look at some cost-of-living stuff, healthcare options and think about what the perfect life would look like for you - if you could design it. You don't inherit your life and relationships abroad - you are the architect of them. On my [Vets Abroad Blog](#) I have a variety of different articles written by myself and other Vets.

This guide is for Veterans that are standing on the edge of an idea. Sometimes you have to take one step, then another and another and before you know it, you're living the life of your dreams.



By John Davis
Author of Veterans in Paradise



THANK YOU

I'm currently wrapping this up, writing this conclusion in Chiang Mai Thailand. I love traveling and writing and my passion is helping Veterans so doing this checks all my boxes. I found a unique niche in the Veteran community and one thing that motivated me was that nobody else was doing it.

I'd like to thank SGT Sosua, Keith Pyron. He created and started Veterans in Paradise with me as a small idea that started over beers at dinner and grew into something amazing. I'd like to thank all the Vets that came to our first events and bought T-shirts and supported the movement and donated to our youth charities in the Dominican Republic and Colombia. Hopefully, it's just getting started.

My mother as well, first and foremost for always believing in me and I'd like to thank you for reading this. As a writer, it's hard to explain but it means a lot to me on a personal and deep level when people read my thoughts. I hope you were both informed and entertained along the way.

I'd like to take the last word to ask something of you. I started taking this seriously after a buddy I deployed with, Jake, called me a few years ago. He was struggling, getting divorced and had recently lost his job. I told him to book a flight down to the Dominican Republic and we got him a cheap place to stay down the street. We went to the beach and between sips of beer he mentioned to me, while looking out at the ocean, that a few days ago he had a gun in his mouth.

Veteran suicide has touched all of us, we know the statistics, but we also know the human souls behind the numbers. Jake said he saw one of my pictures on Facebook talking about how I got healthcare in the Dominican Republic and he had been waiting weeks for appointments in Minnesota. We got him enrolled the next day and he got to see a therapist. He extended his trip and thirty days later he was unrecognizable from the broken Vet that stepped off the plane. He lost weight, his skin cleared up and he was sleeping through the night. Years later, he's the happiest human on earth married to a Dominican wife and with a baby on the way. I'm proud of him and I'm proud of you for wanting something different and being willing to step out of the box.

By John Davis
Author of Veterans in Paradise



My request is that I want you to pay it forward in some way to our military community. This guide didn't just come to be, it's years of experience and I'm happy to put it in your hands. There's lots of ways to give back, from small acts of kindness to supporting Veteran charities, organizations and businesses. We're all we got.

Take a moment, if you got something from this project to check out my other books. First, of course **Veterans in Paradise** then I also have a book of **Veteran Affirmations** and **Combat To College**, a book for student Veterans. I have a book of colorable **affirmations for military kids** and a **90 Day challenge** I created with a former NFL player friend of mine. On my blog, I have articles on Veteran mental health and living abroad as a Vet. I suck at promoting my books and I do it all myself so I would appreciate you taking a look.

*Your next chapter is waiting,
I'll see you on the beach...*

John Davis

United States Army

M. Ed Harvard

Co-Founder Vets in Paradise



By John Davis
Author of Veterans in Paradise

