### Interview Questions

Demographic questions:

* Age:
* Gender:

Quantitative questions:

* Have you emigrated or are thinking about emigrating in the future? (Please specify which)
* Where are you from?
* Where did you emigrate or are you planning to emigrate?
* Do you consider yourself to be financially independent?
* Have you done any research about the cost of living in your target country? / Did you do any research about the cost of living before moving to the target country?
* If you answered yes to the previous question, did you feel like this information was trustful?

Qualitative questions:

1. Assume the hypothetical scenario where you are planning to emigrate within the next 3 months, what are the main things you would search about to make a proper plan?
2. How influential would be your current financial situation in your decision to emigrate? (Please explain why)
3. Would you expect to have the same lifestyle? (Please explain why)

* (Already emigrated) Besides the cost of living expenses (which includes housing, food, taxes, healthcare and transportation) in the country that you emigrated to, do you have any other expenses?
* (To-be-migrator) Besides the cost of living expenses (which includes housing, food, taxes, healthcare and transportation) in the country that you plan to emigrate to, do you think or plan to have any other expenses?

1. What do you find the most difficult when managing your finances, short or long term? Why?
2. Do you have any short-term financial goals?
3. Do you have any long-term financial goals?

Note: the cost of living is the amount a person needs to spend to cover basic expenses such as housing, food, taxes, and healthcare in a particular place.

## First round of interviews

### Interview Nº 1

**Quantitative questions:**

* Valeria, 25
* Female
* Emigrated from Venezuela to Portugal.
* Not financially independent
* Has done research concerning the cost of living in Portugal, but does not perceive the retrieved information as trustworthy.

**Qualitative questions:**

* **Assuming the hypothetical scenario where you are planning to emigrate within the next 3 months, what are the main things you would search about to make a proper plan?**

Says she would search for a specific area to move into, finding the average cost of living there, in regards to rent, transportation and food expenses, in order to figure out how much she would need to save up before leaving.

* **How much would your current financial situation impact your decision to emigrate? (Please explain why)**

Valeria explained that it would influence her decision, but also explains how other reasons can impact that decision. In her case, she says that when she emigrated from Venezuela, it came out of a necessity in order to find a better life, even though they were not as well prepared as they would hope. She further explained that nowadays financial preparation would be a much bigger concern if she were to emigrate again, in order to avoid the struggles she came across in her past experience in an unknown country.

* **Would you expect to have the same lifestyle? (Please explain why)**

Valeria said that she would not expect to have the same lifestyle after moving. Furthermore, she explained that she would try to lead a more conservative lifestyle, in order to allow for some room for mistakes / unexpected expenses. Valeria also said that after working for 3 years in Lisbon, she has managed to find a lifestyle she can afford and that allows her to save up a little.

* **(Already emigrated) Besides the cost of living expenses (which includes housing, food, taxes, healthcare and transportation) in the country that you emigrated to, do you have any other expenses?**

The interviewee said that besides living expenses, she also set aside money for personal expenses, explaining that they vary slightly from month to month, and that she also sends money to her family in Venezuela.

* **What do you find most difficult when managing your finances, short or long term? Why?**

Valeria finds it difficult to keep track of things with only one banking account, such as what she is saving for, what she has spent and what needs to be paid. She explains that she usually resorts to writing summaries of expenses in a notebook month by month to keep organized.

* **Do you have any short-term financial goals?**

She said that one of her short term financial goals is to save up money for a medical treatment she has been wanting to get done (did not want to get into detail).

* **Do you have any long-term financial goals?**

She is currently saving up money for the initial deposit in order to buy a house. She further explained that this has been a goal of hers for a long time, but has had other priorities besides this, and that she is finally able to set aside a good portion of her income towards this.

### Interview Nº 2

**Quantitative questions:**

* Joseph, 32
* Male
* Emigrated from Venezuela to Portugal.
* Is financially independent.
* He tried to do some research but did not find enough information.
* Didn’t feel like the information he found was trustworthy.

**Qualitative questions:**

* **Assuming the hypothetical scenario where you are planning to emigrate within the next 3 months, what are the main things you would search about to make a proper plan?**
  + Gives importance to learning about the country's language and culture before migrating.
  + Prioritizes learning about how to be financially independent in the target country.
  + First he would try to recreate in his head how his first month would be, calculate a specific amount, and he would like to have at least three times that amount before going in case of any emergencies.
  + His plan would include to work right after he is in the target country.
  + Before going he would also try to do his research on where and how to find a job in the target country. For instance in his case he didn't have a good level of portuguese.
  + Then after he is able to meet his basic needs he would like to improve his life quality seeking to earn more.
  + Does not discard going back or emigrating again if things go wrong.
* **How influential would be your current financial situation in your decision to emigrate? (Please explain why)**
  + It would be crucial.
  + Needs a sense of financial safety before emigrating.
* **Would you expect to have the same lifestyle? (Please explain why)**
  + In general he would expect to have its quality of life at least slightly improved given differences in opportunities between both countries.
  + It would be dependent on the job that he finds.
* **(Already emigrated) Besides the cost of living expenses (which includes housing, food, taxes, healthcare and transportation) in the country that you emigrated to, do you have any other expenses?** 
  + Expenses related to going out.
  + Expenses related to buying material things for himself, family or/and friends.
* **What do you find the most difficult when managing your finances, short or long term? Why?** 
  + Said that generally feels like it does a good job with both things.
  + Things get difficult for him in both short and long term when he does not have a stable income.
  + In general he said he would be worse in the short term especially if he didn’t have a fixed income.
* **Do you have any short-term financial goals?** 
  + Is centered on getting a job first.
  + If it already has a job looking for a way to earn more, either changing jobs or going for a raise.
* **Do you have any long-term financial goals?** 
  + Owning a house, car, etc.
  + Eventually owning something that provides him with passive income for financial safety.

## Second round of interviews

### Interview Nº 3

**Quantitative questions:**

* Joana, 23
* Female
* Wants to move to Portugal, is from Venezuela
* Not financially independent
* Has looked up general cost of living expenses, such as rent, transportation, food

**Qualitative questions:**

* **Since you are planning to emigrate to Portugal, let’s say it’s within the next 3 months, what are the main things you would search about to make a proper plan?**

Since she is planning to emigrate in the following year, she said she would try to find out what the average rent expenses are, including how much is needed for deposit. Then the second most important thing to her would be food expenses, and for that she would see what the average cost of food for one person is in Portugal, and finally public transport.

She showed concern for not knowing precisely how much this would vary from city to city, and said that she had heard stories from friends that they ended up needing more money than they had initially expected, and ended up struggling a lot because they couldn’t make ends meet.

* **How much would your current financial situation impact your decision to emigrate? (Please explain why)**

She said that she is trying to take it into consideration as much as possible. Even though she would like to do it as soon as she graduates from University, she has been trying to save some money before going so she doesn’t go through the same things that other people she knows went through (she talked about this in the first question too).

However, she has been working for many years and saving isn’t easy in her home country. She said she wasn’t sure how much she should keep trying to save or if she should just go for it.

* **Would you expect to have the same lifestyle in Portugal? (Please explain why)**

She said she doesn’t expect to live in an amazing place as soon as she gets to Portugal, and knows she will most likely have to start small with what she can afford. However, she wants an improvement in how much she can earn every month, in comparison to her home country, and said that she hopes that will be improved by living in a country that is more advanced than her own.

* **(To-be-migrator) Besides the cost of living expenses (which includes housing, food, taxes, healthcare and transportation) in Portugal, do you think or plan to have any other expenses?**

She said that besides those expenses, she couldn’t think of much more expenses than the ones mentioned. The interviewee said that eventually she would like to go to the gym, and also do manicure/pedicure at least once a month. She said she had not really thought about this when researching how much she would need every month.

* **What do you find most difficult when managing your finances, short or long term? Why?**

The interviewee said it was hard to always set apart the money she intends to save because sometimes she spends it on food/drinks, or other things with her friends. She said she hadn’t set a specific budget for her activities and other expenses, and in the same way, she wasn’t completely sure how much was the total amount she needed to save every month until she plans to leave the country.

* **Do you have any short-term financial goals?**

First she wasn’t sure what short-term financial goals referred to. Then she said that her short-term goal was to reduce the expenses with friends, start budgeting better in general and start selling some items to get some extra cash.

* **Do you have any long-term financial goals?**

She said she eventually would love to have enough money to buy a house and a car in Portugal, but that would most likely be after living here.

### Interview Nº 4

**Quantitative questions:**

* Gabriel, 19
* Male
* Wants to emigrate from Brazil to Portugal.
* Is financially dependent.
* He did a bit of research but most of the information he knows is from friends and family.
* He felt like information was trustworthy mainly because it came from people he already knows.

**Qualitative questions:**

* **Since you are planning to emigrate to Portugal, let’s say it’s within the next 3 months, what are the main things you would search about to make a proper plan?**
  + He would search about the monthly cost of living in the target country.
  + The cost of studying in said country.
  + Would search about how to get possible grants for studying.
  + Would search about how to manage his money with a limited budget as a student.
* **How influential would be your current financial situation in your decision to emigrate? (Please explain why)**
  + It would be crucial but only for the first few months.
  + After some months it would become just “important” to have a sense of financial safety, but he is planning to get a side job along with university to help him with his expenses.
* **Would you expect to have the same lifestyle in Portugal? (Please explain why)**
  + In general he would expect to have its quality of life at least slightly improved given differences in opportunities between both countries.
  + It would be dependent on the job that he finds.
* **(To-be-migrator) Besides the cost of living expenses (which includes housing, food, taxes, healthcare and transportation) in Portugal, do you think or plan to have any other expenses?**
  + Going to the gym and doing sports.
  + Going out to have fun.
* **What do you find the most difficult when managing your finances, short or long term? Why?** 
  + He said that finds both things difficult.
  + He believes that the main problem that he has is that he doesn't have a fixed income each month.
  + If he had to choose he would say he finds it harder to manage his finances long term.
* **Do you have any short-term financial goals?** 
  + Optionally getting a side job.
* **Do you have any long-term financial goals?** 
  + Owning its own place.
  + Owing its own business.
  + Mentioned that he hasn't given much thought about it.

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### Interview Nº 5

**Quantitative questions:**

* Maria, 24
* Female
* Wants to emigrate from Venezuela to Portugal
* Financially dependent (sort of, still lives with family, working full-time)
* Has done some research
* She’s not sure whether the information she has seen is accurate or not, since everyone around her says different things
* No portuguese family

**Qualitative questions:**

* **Since you are planning to emigrate to Portugal, let’s say it’s within the next 3 months, what are the main things you would search about to make a proper plan?**
  + Cost of living, making sure to find out rent prices for small apartments, average money spent on food and what the different supermarkets prices are, transport expenses and what the legal requirements for working legally in Portugal are, and how long it would take to be able to work.
* **How influential would be your current financial situation in your decision to emigrate? (Please explain why)**
  + She considers it very important if she wants to be more relaxed the first months when trying to find a job and sorting everything out, like the legal requirements
  + She is still figuring out if she is moving to portugal or to another country, and says it’s confusing to know all this information accurately about any target country that she’s thought about
* **Would you expect to have the same lifestyle in Portugal? (Please explain why)**
  + She would like to eventually have a better lifestyle, but doesn’t expect it to be this way when she first moves. She has heard from friends that have migrated and they always say it’s not easy the first months.
* **(To-be-migrator) Besides the cost of living expenses (which includes housing, food, taxes, healthcare and transportation) in Portugal, do you think or plan to have any other expenses?**
  + She would like to do activities for herself such as going to the gym. She also really likes to paint, so she always wants to set some money aside for that.
* **What do you find the most difficult when managing your finances, short or long term? Why?** 
  + Said it can be difficult to manage her general finances. Tries to keep a limit on how much she spends on personal things, but sometimes spends more than she wanted. Said she has gotten more organized with time but doesn’t really set many short or long term goals in a specific way financially, just thinks about them.
* **Do you have any short-term financial goals?** 
  + Paying off a small debt she owes to a family member.
  + Didn’t go into detail.
* **Do you have any long-term financial goals?** 
  + When she moves to another country, she would like to own a house there. She still lives in her family home in Venezuela, so doesn’t care about it in her home country.