



Finding a Place to Stay and Work



A key part of becoming a DN are the various locations you will work at and travel to.

While in theory DNs can work anywhere with a good internet connection and electricity, there are a number of other considerations when deciding on a location to work remotely from. This section will review these considerations including:

- The importance of having a home base where you can store some things, help to maintain your relationships and feel secure and “at home”. This is not something necessary but in the authors opinion a worthwhile consideration, particularly when first starting out
- Leading factors from other DNs when choosing a location showing what is important for those with experience in this lifestyle.
- The pros and cons of common DN locations such as Southeast Asia and Europe
- An example of these factors using the real life example of my friend from NYC who now lives and works as a DN in Bali
- Common locations to work from such as cafes or coworking spaces and the various factors to consider when choosing each

- New DNSs, from safe developed countries, often underestimate the importance of security which we will discuss.
- Finally, how to have a relatively simple backup plan that can prove to be vital in case of an emergency



Importance of a Home Base

- Why a Home Base?
- What are your needs vs. wants?
 - No perfect solution so need to compromise
 - Travel frequency
- What is your budget?
- Any other special factors



A home base means different things for different people but essentially this is your nest or base of operations or home. Somewhere where you can store your belongings, come back to after a long trip, and be familiar with the people and places around.

Some DNs spend all of their time working abroad, moving from city to city or country to country, and never really have a home base. True “nomads” in the classic definition of the word.

However, most DNs that have been living the lifestyle for some time end up with a home base. This can be either in their home country, or a foreign country entirely. This is completely up to you and will depend on what your needs vs. wants are.

Ultimately where this will be is up to what you are looking for. DNs that are young and starting out may use the cliché'd parent's basement while they start their DN journey. While older working professions will generally have their own residence. It

will also depend on your travel schedule, how often you will actually be at the home base, and what your budget is. Or any other special factors.

The goal of this slide is to allow students to think about these factors and start thinking about whether or not to have a home base or how to start planning for a home base.



Setting Up a Home Base

Pros	Cons
✓ Sense of Home	✗ Less travel
✓ Maintain connections	✗ Additional costs
✓ Bureaucracy	✗ Lifestyle dependent
✓ Cost savings	

Some of the advantages of setting up a home base were outlined in the prior section and include:

- A sense of home – home has those familiar sights, sounds, smells, and feelings that give you familiarity and peace of mind. A home is where you can stop worrying about travel logistics and hassles and know that you have set up everything in a way that you like and is familiar to you.
- It can often be easier to maintain some connections – both personal like your family, friends, and neighbors and professional and work – being physically close to the people. You will be able to mitigate some of this through effective use of technology to maintain connections, discussed later on in the course. Nevertheless a home base does make things a little easier sometimes.
- Home countries also have the advantage of providing a bureaucratic legal and tax residence, critical in today's world with higher scrutiny placed on foreign financial transactions. In fact many banks, insurance firms, or other companies will require a fixed address to do business with you.
- Finally, depending on your home base type and location, it can often be less

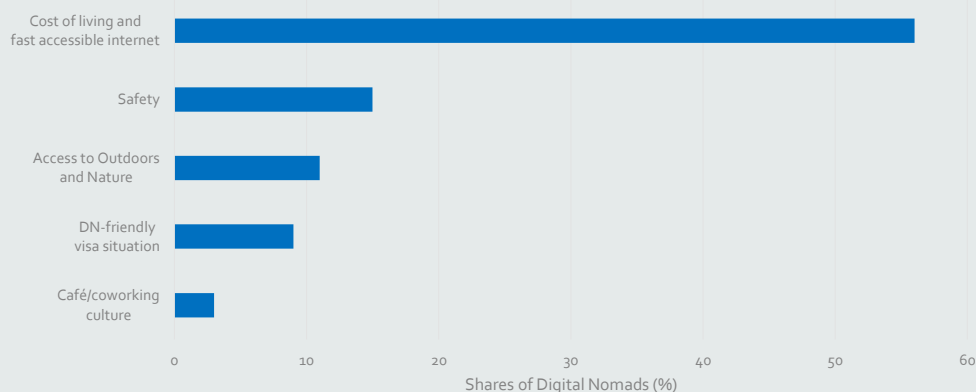
expensive to have a home base in which you spend a good portion of your time and then travel from that home base more frequently vs. traveling full time.

However, there are of course some additional considerations with a home base, and these are also very dependent on your planned lifestyle

- A home base often leads to comfort and complacency and can lead to less travel overall. For example, the author originally came to Colombia as a DN but ultimately ended up living here full time as an expatriate. I think it was the right decision for me but has led to less travel overall.
- Similarly on the cost side a home base can be a fixed cost that has to be managed which can be either a pro or con



Leading Factors for Locations for Digital Nomads



Source: <https://www.statista.com/statistics/1299228/factors-choosing-location-digital-nomads-worldwide>

Statista.com performed a survey among digital nomads to review their most important factors when choosing a location and the results are displayed here.

The most important factor, which is a little blended here, is the cost of living and fast accessible internet which was considered a leading factor by almost 60% of DNs. Ultimately economic factors win out particularly when many DNs are able to work remotely for developed world salaries and live in the developing world with cost of living significantly less expensive. We will discuss this in more detail in the coming sections of this course module.

Safety is another key factor as the downside of many developing world countries is that they are just less safe. For example, the author lives in one of the most affluent neighborhoods in Bogota, the capital of Colombia. Despite the many benefits of living here, safety is a very real concern with thefts and muggings in broad daylight even the best neighborhoods. Something that would be unheard of in similar neighborhoods in developed world countries such as the US or Canada.

Access to the outdoors and nature is important to help DNs be able to take advantage of their lifestyle and see more of the interesting locations where they are living. DNs inherently value a work life balance more and being able to see the outdoors and nature more is a great benefit of the lifestyle.

Bureaucratic issues, to be discussed as a separate module in this course, are also an important consideration.

Finally, we are all social creatures by nature and a coworking and DN-friendly culture helps to improve the experience for DNs.



Common Digital Nomad Location Pros/Cons

	USA / Canada	Latin America	Southeast Asia	Western Europe	Eastern Europe
Cost of Living					
Fast and Accessible Internet					
Safety					
Access to Outdoors and Nature					
Visa Situation					

Here we look at common areas for DNs and how they stack up based on the leading factors discussed in the prior section.

The first area is US/Canada

- The US/Canada has some of the highest costs of living, particularly for housing and services, in the world. This is probably the geographically largest area discussed here so there are a lot of variations but this is generally referring to the urban areas that would be most attractive to DNs.
- One of the advantages of the US in particular and Canada to a slightly lesser extent is that the urban areas have some of the fastest and most reliable internet. Power and internet outages are rare also.
- Safety is also a low concern, although the last several years crime statistics have been increasing, albeit from a low base.
- The US/Canada also has a lot of beautiful nature that is accessible with affordable options. These countries also take care of their environment to a high degree allowing DNs to experience them fully.

- The visa situation is generally very difficult as visas for the US/Canada are generally difficult to obtain depending on your nationality. Most of the developed world requires difficult to obtain visas to even visit these countries and staying for an extended period of time is very challenging unless one is a student or has a large corporation sponsoring you.

The second area is Latin America, both central America as well as south America:

- Cost of Living in Latin America has some of the best all around value in the world. However, I would say that DNs and foreigners in general have to be much more careful as security is a very real concern. This increases the cost of living for DNs as it is recommended to stay in more "developed" areas of the country and for example avoid walking or public transportation in many areas of the continent.
- The internet can vary here and is generally good in major cities and spotty in many areas. Power and internet outages are also common, particularly outside of larger cities.
- Similarly access to outdoors and nature can be somewhat limited due to safety concerns.
- Latin America is such a large part of the world that the visa situation varies greatly country by country. We discuss this more in the Bureaucracy module of this course.

Now moving on to Southeast Asia, which is another very popular DN location in places such as Bali, Thailand and Vietnam.

- Cost of living here can be very affordable and the safety concerns are medium to low.
- Access to the outdoors is also generally good, with only issues coming from areas that have been damaged due to popularity such as areas of Bali and Thailand's islands
- The visa situation is a little hit or miss here with many SE Asia countries historically looking the other way as DNs overstayed their tourist visas

Talking about Western Europe, excluding England here:

- The cost of living is generally expensive in most of the big and famous cities, similar to the US/Canada. However there are still a lot of very attractive areas such as the costs of Spain and Portugal where cost of living is more affordable.
- Internet is also generally good in major cities, and a little hit or miss in the smaller cities
- Western Europe has high safety and low crime overall
- Western Europe also has a lot of outdoors and nature that is accessible and well maintained. The only recommendation would be to avoid some of the most popular areas during the high tourist seasons if possible.
- Many western European countries also have relatively open and straightforward

visa requirements

Eastern Europe is in general similar to Western Europe in terms of geographical location but:

- Can be significantly cheaper, but less developed in terms of internet and a little less safe
- Similarly, many eastern European countries have special DN visas and are open for foreigners



Real Life Example, Continued

	New York	Bali	Notes
Cost of Living			<ul style="list-style-type: none">• Apartment cost in NY: \$3000 vs. Bali: \$500• Meal in NY: \$25 vs. Bali: \$7
Fast and Accessible Internet			<ul style="list-style-type: none">• NY has fast reliable internet virtually everywhere• Bali has medium-speed internet that is less reliable
Safety			<ul style="list-style-type: none">• NY has generally high safety ratings• Bali is generally safe, with more caution needed in touristy areas and with corrupt police
Access to Outdoors and Nature			<ul style="list-style-type: none">• NY has world-class city amenities and facilities but outdoors are limited• Bali has great beaches and scenery with little in the way of city amenities
Visa Situation			<ul style="list-style-type: none">• As a U.S. citizen no need to worry about visa in NY• Bali is becoming more flexible regarding DN visas but still significant bureaucracy

Continuing on from our real-life example with my web design friend who lives in Bali.

His apartment cost in Bali, for a one bedroom apartment close to the beach is \$500, versus \$3000 average cost of an apartment in NYC. This cost alone, while extreme, affords him so much more flexibility to save the difference or use it for an improved lifestyle. Everything else is less expensive too with a typical meal in NYC of \$25 versus about \$7 in Bali.

NY has fast reliable internet while Bali's internet is generally ok but not as fast and can sometimes go offline for short periods of time due to power failures.

Both areas are generally very safe. But Bali can get unsafe in touristy areas with theft or issues with corruption in local law enforcement.

NY has world-class city amenities and facilities but outdoors are limited. Bali has great beaches and scenery with little in the way of city amenities.

The visa situation in NYC obviously doesn't apply to my friend as he's a US citizen. However, obtaining a longer-term visa in Bali was a significant challenge for my friend and he did have to first live in Bali for a period of time on a tourist visa which is technically not allowed but looked the other way by the authorities.



Where to Work Remotely?

- Requires some creativity and Pre-Planning

	Home Base	Coworking Spaces	Hotels/hostels	Coffee Shops	Libraries / Universities
Cost					
Fast and Accessible Internet					
Security					
Interactions					
Availability					

Where to work remotely?

Home Base: Some of this will require some creativity and preplanning. For example having a home base to work out of 4 to 5 days per week can be viable by searching for a home that has the necessary requirements like a fast internet connection and a desk or table to work comfortably. In general, if you're going to be spending more than a few days in any one location it will be worthwhile to plan to work from home. You can generally tell from online listings for hotels or short-term stays like Airbnb whether there's any large table or desk, comfortable chair, and fast internet.

Coworking Spaces: These spaces are often made for DNs and are tailored to their unique needs with great internet, comfort and security. These spaces also help to foster communities of other like minded DNs to share ideas and network with. However of course the downside is that coworking spaces aren't always available, particularly outside of larger cities or other areas specifically popular with DNs and remote workers, and these are generally more expensive than some of the other

alternatives.

Other areas include:

- Hotels and hostels
- Coffee shops
- Libraries and universities

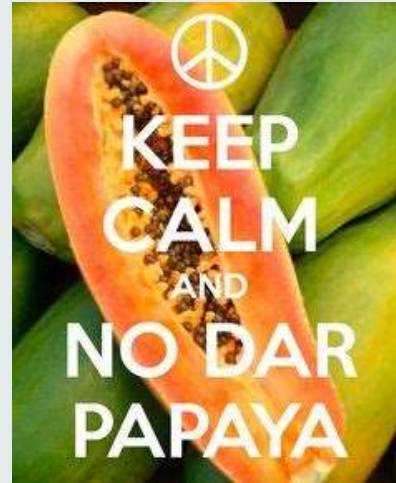
These spaces all have their own considerations which are outlined here. You can pause the video and take a look at this.

The overall message in terms of where to work remotely is that it will require a little more creativity and planning as a DN. This is also something that experience and experimentation will help to decide what works and what doesn't work for each Digital Nomad.



Security Considerations

- Mindset very different from 1st world countries
- “Don’t give papaya”
- Key considerations:
 - Pay attention at all times
 - Keep a low profile
 - Careful with your belongings and cell phone
 - Be careful at night or alone
 - Document expiration information



Coming from a developed country, one generally takes personal security for granted. Developing a security conscious mindset is something that all travelers and particularly those living in developing countries need to adopt.

In Colombia there is a saying to not give papaya or essentially don’t give anyone the opportunity to take advantage of you. This is something that foreigners are told when they first arrive.

This means to take important considerations into account, in particular:

- Pay attention at all times, wandering aimlessly can make you a target for malicious actors profiling targets on the street or you can wander into a gang controlled neighborhood
- It is important to keep a low profile and not be flashy with any expensive jewelry or electronics.
- In many places it is also discouraged to use your cell phone in the street – something that I would have never thought twice about in US/Canada

- Similarly it is often best to not go out at night alone, or not to use public transport, depending on the location. Knowledge of each area is important to understand these considerations.

For example, in Bogota there is an infamous “Rolex gang” that looks for people wearing expensive watches and jewelry in shopping malls. This organized gang will then coordinate with armed men who have robbed the Rolex’s from diplomats, businessmen, and even a personal friend of mine at gunpoint, going so far as to surround their cars with armed men on motorcycles in broad daylight.

The story isn’t to scare you, or discourage you from visiting Bogota or Colombia, but rather understand that DNs traveling in less developed areas of the world need to consider their personal security strongly and have a backup plan explained in the next section.



Backup Plan

- Additional credit card and/or cash
- Local contacts
- Key emergency information (electronic or physical)
 - Medical insurance / plan
 - Copies of passport / travel documents
 - Emergency contacts
 - Embassy / consulate information



Similar to how computer backups are important in case of a technical issue, having a backup plan in case of emergencies while traveling anywhere, whether as a DN or not, is a best practice.

It is something that is often overlooked but could be critical in case of an emergency.

A backup plan should include aspects such as:

- An additional credit card and cash kept stored preferably in a secure location such as a safe
- Local contacts in case help is needed
- Key emergency information such as copies of all important documents such as your medical insurance, passport and travel documents, and embassy and consulate information