THE OVERSEAS ATHLETE

THE MOVING OVERSEAS CHECKLIST

STAGE 2 · THE FIRST 90 DAYS

Signed to play overseas? Here is what to sort in the last 30 days before you go and the first 60 days after you land. Work through it with your family and keep it on your phone.

PART 1 · THE LAST 30 DAYS BEFORE YOU MOVE
PART 2 · THE FIRST 60 DAYS AFTER YOU ARRIVE

PART 1: THE LAST 30 DAYS BEFORE YOU MOVE

CONTRACT AND PAPERWORK

- [ ] **Get a signed copy of your contract, plus an English translation if you need one.** Immigration, the bank and your landlord will ask for it.
- [ ] **Confirm in writing: gross or net, who pays local tax, and what is included** (housing, car, flights home, bonuses).
- [ ] **Confirm the pay currency, the pay day and the date of your first pay.** First pay can land weeks after you arrive.
- [ ] **Check what the contract says about injury, medical cover and social security.** Long-term injury cover is a gap advisers often flag.

VISA AND DOCUMENTS

- [ ] **Confirm your work visa or permit is approved and what to show at the border.**
- [ ] **Check every family member's passport has plenty of validity and blank pages.** Many countries want at least six months left.
- [ ] **Scan everything into one secure folder, and get certified copies of passports, birth and marriage certificates before you leave.** Easier at home; some countries also want an apostille.
- [ ] **Get an International Driving Permit** (state motoring club in Australia, the AA in New Zealand). Take your home licence too; the permit only works alongside it.

TAX AND RESIDENCY

> Tax, residency, super and visa rules depend on your circumstances and change over time. Use these items as prompts for a conversation with a qualified adviser, not as advice.

- [ ] **Book a session with a tax adviser before you fly.** Whether you stay a tax resident at home depends on your circumstances, not your passport.
- [ ] **Get current valuations of assets you are keeping at home, including property.** They can matter for future tax. Check with a tax adviser.
- [ ] **Once your residency status is clear, tell your banks, share registries and fund managers.** It changes the tax withheld on interest and dividends.
- [ ] **HELP or student loan? Update your details.** Australians lodge an overseas travel notification in myGov; New Zealanders tell Inland Revenue. Repayments still apply overseas.
- [ ] **Super or KiwiSaver: update your contact details and check any insurance inside it.** Cover inside super can lapse if contributions stop.

BANKING AND MONEY

- [ ] **Keep your home account open, with online banking and security codes working from overseas.**
- [ ] **Ask the club which local bank they use and what you need to open an account** (usually passport, visa, contract and a local address).
- [ ] **Have enough money set aside for the first four to six weeks:** bond, deposits, car and setup costs before first pay.

- [ ] **Look at the last 12 months of the exchange rate between your pay currency and home currency.** A 10% swing on a $200,000 contract is $20,000 you did not negotiate.

PHONE AND SIM

- [ ] **Unlock your phone and check it supports eSIM.**
- [ ] **Keep your home number on a cheap plan instead of cancelling it.** Banks and government services send security codes to it.

HOUSING

- [ ] **Confirm where you are staying for the first two to four weeks, and who pays.**
- [ ] **Never pay a deposit on a place that you or the club have not seen.** Rental scams target new arrivals.
- [ ] **Sort your home base:** end the lease or appoint a property manager, redirect mail, and cancel or suspend utilities, memberships, car registration and insurance you no longer need.

HEALTH AND INSURANCE

- [ ] **See your GP and dentist, and get a doctor's letter and a supply of any regular medication.**
- [ ] **Get copies of your medical records and injury history** (scans, surgery reports).
- [ ] **Ask your private health fund about suspending cover instead of cancelling.**
- [ ] **Australians: take your Medicare card.** Some countries (including the UK, Ireland, Italy, the Netherlands and New Zealand) have reciprocal agreements for urgent care.
- [ ] **Buy travel insurance for the trip and any gap before club or local cover starts.**

FAMILY

- [ ] **Confirm your partner's visa and work rights, and your children's school or childcare places.** Ask schools which records and vaccination history they need.
- [ ] **Moving with a pet? Start immediately.** Import rules can take months.
- [ ] **Leave a trusted person at home with copies of key documents** to handle mail and paperwork.

SETTLING IN

- [ ] **Update your electoral enrolment** (AEC in Australia, Electoral Commission in New Zealand) and subscribe to Smartraveller (AU) or register with SafeTravel (NZ).

PART 2: THE FIRST 60 DAYS AFTER YOU ARRIVE

CONTRACT AND PAPERWORK

- [ ] **Check your first payslip against your contract:** gross, deductions, currency and date. Mistakes are easier to fix in month one.
- [ ] **Keep every payslip, club letter and contract change in your document folder.**

VISA AND DOCUMENTS

- [ ] **Finish the arrival steps:** residence card, biometrics, and registering your address with the local authority. Some deadlines are days, not weeks.
- [ ] **Get your local numbers:** tax ID and social security or national insurance number.
- [ ] **Find out if and when you must swap to a local driving licence.**

TAX AND RESIDENCY

- [ ] **Ask the club how local tax is withheld, and when the local tax year ends.** It may not match July to June (AU) or April to March (NZ).
- [ ] **Keep a simple log of the days you spend in each country.** Residency questions often come down to dates.
- [ ] **Make sure your home tax return for the year you left is lodged and shows your departure date.** Ask a tax adviser how tax in two countries works for you.
- [ ] **Keep receipts for work costs** (agent fees, training, equipment). Check with a tax adviser what can be claimed, and where.

BANKING AND MONEY

- [ ] **Open your local account and get the club paying into it.**
- [ ] **Before relying on a digital or multi-currency account, check if it is tied to your country of residence.** Some make you close the account when you move.
- [ ] **Expect to build a credit history from scratch.** It usually does not follow you.
- [ ] **When you send money home, compare your rate with the mid-market rate and check the amount that actually lands.** The rate often costs more than the fee.
- [ ] **Set a routine for sending money home and keep a record of every transfer.** Banks and tax offices can ask where money came from years later.
- [ ] **Plan large amounts, like a signing fee or bonus, before they land.**

Moving money between countries? Our currency partner SportsFX can help.

PHONE AND SIM

- [ ] **Get a local SIM or eSIM and give the number to the club, bank and school.**
- [ ] **Check your home number still receives security codes.**

HOUSING

- [ ] **Get a written lease (translated if needed) and photograph the property when you move in.**
- [ ] **Set up utilities and internet, and check if contents insurance is included.**

HEALTH AND INSURANCE

- [ ] **Register the family with the local health system and a doctor, and find the nearest after-hours clinic.**
- [ ] **Get in writing what the club's insurance covers:** sport injury, illness away from football or basketball, family and dental.
- [ ] **Ask a specialist broker whether you need income protection or career-ending injury cover.**

FAMILY

- [ ] **Settle the kids into school or childcare, and help your partner find work, study or a network.** Partners often carry most of the setup.

SETTLING IN

- [ ] **Save local emergency numbers and your embassy or consulate's details.**
- [ ] **Find your people:** teammates, other Australians and New Zealanders, and the local community.
- [ ] **At day 60, review this list and close anything still open.**

For player stories, practical guides and the latest news for athletes abroad, visit **theoverseasathlete.com** and listen to **The Overseas Athlete podcast**.

This checklist is general information only. It is not tax, legal or financial advice and does not take your situation into account. Speak to a qualified adviser before making decisions.