

DIGITAL nomads

HOW TO LIVE, WORK AND PLAY AROUND THE WORLD



Esther Jacobs & André Gussekloo

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HOW TO LIVE, WORK AND PLAY AROUND THE WORLD

Distance is an illusion. We are lucky to live in an age where planes and communication technologies have made the world smaller than ever. There are new opportunities galore. We are on the brink of a revolution that will change the way we live, work and play. And the good news is – you can be part of it.

Life doesn't have to be a rat race. Why toil away in an office when you could be working from a hammock? Why postpone that round-the-world trip until your retirement? Why retire at all when work can be fun?

A growing army of digital nomads are finding their own answers to these questions. Armed with a laptop they work from anywhere, allowing them to follow their dreams and live unforgettable adventures. Are you ready to follow in their footsteps and make the world your playground? This book will help with:

- ★ Inspiring stories from digital nomads around the world.
- ★ A step-by-step guide to setting up your online business.
- ★ How to design your own international masterplan.
- ★ The countries your money stretches furthest.
- ★ Discover where digital nomads meet and chill.

Don't waste any more time in that office prison. This book is your way out. But be warned – your life is about to change, big-time.

www.digitalnomadbook.com

Esther Jacobs [1970] is an author and speaker who inspires entrepreneurs and organizations around the globe. She has visited 100+ countries, never staying in one place longer than 6 weeks. You can often find her in Amsterdam, Spain and the Caribbean.

André Gussekloo [1980] is equally fascinated by travel and the Internet. As a copywriter he has worked remotely from Southeast Asia and Central America. When he's not on the move, André is based in the Canary Islands.



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ESTHER JACOBS & ANDRÉ GUSSEKLOO

www.digitalnomadbook.com

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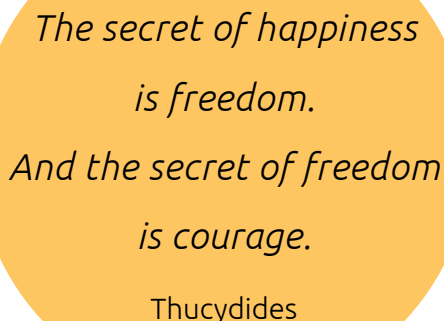
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The authors are not responsible for misfortunes resulting from reading this book: jet lags, culture shock, broken relationships, lost jobs, spent pensions, etc. We do like to take credit for new friends, broadened worldviews, increased happiness, and the like. Also, we will gladly accept shares in successful digital nomad startups resulting from this book...

Sources

The information in this book is mainly based on our own experiences and tips from other digital nomads. Contributions and quotes are properly credited. Some of the more in-depth research was done via internet. Where possible we mention the source. Getting to the original source was sometimes difficult, because the same information appears on various sites and blogs. So if you feel we might have used original information from your website or blog and failed to correctly mention its source, please let us know (as detailed as possible), and we'll update and give proper credit.



*The secret of happiness
is freedom.
And the secret of freedom
is courage.*
Thucydides

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DIGITAL NOMAD STORIES



Motivational speaker **Esther Jacobs** (1970) got 34
'fired' from her country for traveling too much. The Netherlands de-registered her, because her way of life 'did not fit the system', even though she owned a house, paid taxes, and ran her own business. Esther managed to turn this into an opportunity, and is now an advocate for the digital nomad lifestyle. The Dutch government now even seeks her advice on the topic!



Rob Greenfield (1986) is an American adventurer, environmental activist, and an entrepreneur on a mission to entertain, educate, inspire, and give back to the world. He traveled through the USA without a penny. He explains why it's OK not to pay taxes. 54



Co-author **André Gussekloo** (1980) and his girlfriend Marta took their laptops and their cat on a trip to Thailand. The experiment proved successful, so they also traveled through Central America. They now live on Lanzarote with their baby boy, but still like to escape for a few months a year. 57



Freelance translator **Martina Russo** (1989) from 70
Italy worked from the Galapagos Islands, and other unusual places. She loves to immerse herself in nature and likes to do extreme sports wherever she travels.

DIGITAL NOMAD STORIES



Daniela Ramos (1994) is a blogger and copywriter from Mexico. She has lived in the US and the UK and writes mainly in English. By camping, staying with friends, and hitchhiking, she manages to cut costs and visit many countries per year. 96



Jacob Laukaitis (1994) is an online entrepreneur, avid traveler, SEO specialist, and an occasional tech writer. Originally from Lithuania, he learns something new in every country he visits, and he is always looking for business opportunities. 120



The Kortman family traded their house for life on the road. Since March 2014, the family of six has been traveling around the world, moving every three months or so. Dad sustains their family (and three full-time employees) with a digital marketing business. 148



Tal Gur (1975) created financial freedom in one year after being in \$34,000 of debt. He now helps others to achieve the same freedom. Originally from Israel, he's lived, worked, and traveled in over 50 countries across six continents. His main focus is personal development. 157



Vera Ruttkowski (1980) is a virtual assistant from Germany. She lived on Tenerife for two years, and is now exploring Asia for a taste of the digital nomad life. 169

DIGITAL NOMAD STORIES



Laura Viviana (1983) traveled a lot in her early twenties, and then found a dream job as a copywriter on Wall Street. So how did she end up across the table from Esther in Southeast Asia? In this interview, Laura openly shares her journey, ups and downs and learnings. And indeed, she has a way with words... 186



Hilda and Bas from the Netherlands sailed with their small kids to –and through– the Caribbean. At first the project seemed too big and bold and was doomed to remain a dream. But when they made a hypothetical plan, it suddenly seemed realistic and they decided to just do it. 244



Half Spanish, half Dutch **Sylvia Lorente van Bergen Henegouwen** (1976) is as European as they get. She studied in France, lives in Germany, and has helped develop over 400 mobile apps. She took a sabbatical from her job as a startup mentor to travel to 12 world cities in 12 months. 251



Marcus Meurer (1977) and Feli Hargarten (1981) run a German travel blog and organize digital nomad conferences and digital nomad work-at-ions around the world. 275

INTRODUCTION BY CHRIS GUILLEBEAU



Something strange happened a dozen years ago: the world split open. In a short period of time, a large group of people began making a living (and crafting a life) very differently than anyone had ever done before. They forged new lives without a fixed address. They set out to become intentionally homeless. Without much in the way of planning, they ventured to new lands and set up shop, only to leave again and move somewhere else.

Sure, there have always been traders and nomads—just look at the merchants of Libya or China from centuries ago. But those merchants didn't have MacBooks. They traveled and traded only with people they met along the way. If they wanted to journey long distances, it required a great deal of time and money.

These days, being a digital nomad presents countless opportunities that the merchants of old didn't have. From the pulse of your phone or laptop, you can connect with people all over the world. You can earn an income in one country and spend it in another. And as a bonus, you no longer have to travel by camel.

There's just one small challenge. Becoming "location independent" is highly possible (and many, many people have done it), but it's not always easy. You'll want to follow the age-old advice from Seneca: before beginning, prepare carefully.

That's how this book will help you. It's designed to be accessible and practical. You can read it in a day, but it can be your guide for a complete lifestyle change.

What does this mean for you? It means it's your turn to join the club. If you've been looking in from the outside, eager to choose your own adventure, you now have two important tasks to complete. The first task is to turn the page. The second task is to begin packing your bags.

Chris Guillebeau
Portland, Oregon
USA

Chris Guillebeau is the New York Times bestselling author of *The Happiness of Pursuit*, *The \$100 Startup*, and other books. During a lifetime of self-employment, he visited every country in the world (193 in total) before his 35th birthday. Every summer in Portland, Oregon he hosts the World Domination Summit, a gathering of creative, remarkable people. Connect with Chris on Twitter, on his blog, or at your choice of worldwide airline lounge.



Chrisguillebeau.com



Once in a while it really hits people that they don't have to experience the world in the way they have been told to.

– Alan Keightley –



WELCOME TO THE FUTURE!

Not too long ago, companies needed their employees in one location to enable full-scale industrial production. But today, they've begun to understand that as long as employees deliver results, their physical location and work hours don't matter.

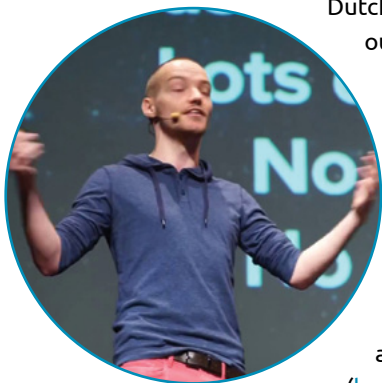
As a result, a new class of employees has emerged; people whose work is completely location and time-independent. They spend their time traveling while working — taking freelance assignments from the tropical island of Aruba, running their own businesses from Berlin or working for an employer in California from Buenos Aires.

My grandparents, who were born and raised in the Soviet Union, had a very simple idea of success. They wanted to find one job, and do it for the rest of their lives. For them, this was ideal because it allowed them to stay firmly inside their comfort zones. They wanted life to be uncomplicated and predictable: go to the office at 9 am, make sure you look like you're busy all day, stay under the radar, and leave at 5 pm. Two generations and a few decades later, much has changed. I hate simple and predictable; I dislike offices; I don't want to stay under the radar; and I love being outside my comfort zone.

– Jacob Laukaitis –



People are much happier when they spend their time doing things they're passionate about while living where they want. As a digital nomad, you can do just that. If you like to play golf, you can travel from one famous golf course to another. If you're into sailing, you can charter a yacht in Turkey and sail to Croatia with your friends.



Dutch nomad Pieter Levels figured out how important factors like travel time, expenses, cost of living, Wi-Fi, safety, climate and entertainment are when deciding on your next destination. He created [NomadList.com](https://nomadlist.com), which is an overview of the best cities to live and work remotely, as well as the chat community [#nomads](https://nomads.com) (hashtagnomads.com) and [Nomad-Forum.io](https://nomadforum.io). Pieter is pioneering the new

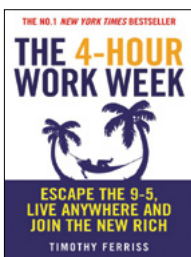
lifestyle. He only communicates through Twitter (professing that email is dead), and he has very specific ideas on how remote work and digital nomads will evolve in the next 20 years.

Pieter Levels' predictions for 2035:

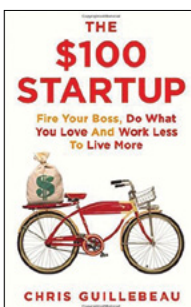
- ★ 60% of the working population will be freelancing; there will be far less people in corporate jobs.
- ★ 1 out of 3 freelancers will be digital nomads. It will be more common to find jobs that you can do from wherever you want. As a result, people will not only be able to work from home or while traveling, but also from small villages if they prefer that lifestyle.
- ★ Depending on your definition, there will be about 1 billion digital nomads. A real remote generation.
- ★ Internet speed will increase up to 6G. This will make speed basically irrelevant.
- ★ Big cities are going to claim more power. (They might even introduce city tax...) Cities are going to compete to attract digital nomads, for example by offering green cities, fast internet, and other perks.
- ★ The price of flights will drop dramatically and new planes will be much faster. It will be super cheap and will only take a couple of hours to fly anywhere.

- ★ Due to these lifestyle changes, marriage rates will continue to drop, and there will be fewer house ownerships and mortgages.
- ★ More connected people worldwide and more traveling would also mean more international friendships, more online dating, and mixed race relationships.
- ★ Children won't need to go to school (because they can learn online), resulting in an increase in homeschooling.
- ★ Universities will offer more online courses, combined with on-site working sessions.

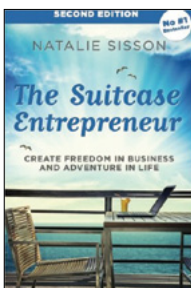
Basically, we are still at the start of a work revolution, but the digital nomad era is already taking shape. The pioneers of this lifestyle are no longer seen as 'outcasts', but are admired and copied. More and more people consider these pioneers role models, paving the road for the next generation.



With the publication of Timothy Ferriss's *The 4-Hour Workweek*, in 2009, it became cool to "Escape 9-5, Live Anywhere, and Join the New Rich." His bestseller is sometimes nicknamed 'the digital nomad bible'.



Chris Guillebeau visited all 193 countries in the world before his 35th birthday. He turned this lifestyle into a business by writing a number of bestsellers, such as *The \$100 Startup*. He created *The Art of Non-Conformity*, a travel blog, initiated the Travel Hacking Cartel, and organizes the annual World Domination Summit; a worldwide gathering of remarkable people.



Natalie Sisson left New Zealand in 2006, traveled the world, and lived out of her suitcase. She wrote her bestseller, *The Suitcase Entrepreneur*, and now runs an online business that allows her to be location independent while generating a six-figure income. She is an inspiring example to her army of 'freedom fighters'. The digital nomad lifestyle has even become a status symbol. Tim, Chris and Natalie have many followers who are trying to design their own dream life. Some nomads gather their own following by sharing their experiences, choices, and inspirations.

So, if you've ever dreamed of exploring the world, this is the time to do it. It won't require sacrificing your career, on the contrary; it might even boost it!

WHAT IS A DIGITAL NOMAD?

The first digital nomad was probably writer Steve Roberts, who started his journey through the United States in 1983. During his eight-year road trip, Roberts equipped his recumbent bicycle with more and more gadgets: a radio connection, a mobile telephone, a battery, a computer, and a keyboard that consisted of four keys on each side of his handlebar.

At the time, digital nomads weren't called as such. Instead, the term technomad was used by Roberts and those he inspired. Even today, there are still self-proclaimed technomads, most of whom are US citizens and drive around the Americas in RVs or campervans.

Digital nomads are individuals who use telecommunications technologies to earn a living and, more generally, conduct their life in a nomadic manner. Such workers typically work remotely—from home, coffee shops, public libraries, and even recreational vehicles—to accomplish tasks and goals that traditionally took place in a single, stationary workplace.

– Wikipedia (bit.ly/wiki-dn) –

Defining the term 'digital nomad' is a challenge. Take a look at the situations below. Would you consider someone a digital nomad who:

- ★ works online and travels twelve months per year?
- ★ works online and travels three months per year?
- ★ travels twelve months per year but makes only a small part of their money online?
- ★ is based in one spot, but makes a lot of trips, always taking their work with them?
- ★ changes countries every six months, living in long-term rentals?

As you can see, it's hard to draw the line between a settled and a nomadic life. And it's equally hard to decide when someone is 'digital enough' to be deemed a digital nomad. That's why we won't spend too much energy on defining what a digital nomad is. Instead, we propose that anyone may call himself or herself a digital nomad. That's right – you too. Now let's get to work, shall we?

ABOUT THIS BOOK

This book is an example of what digital nomads can do. We, André and Esther, had never met when we decided to write this book. It was completed in different parts of the world, in different time zones, and with only two 'real life' meetings.

In 2014, Esther published her 'Handbook for World Citizens' about her struggles with the Dutch bureaucracy, 'forcing' her to adopt the digital nomad lifestyle (more on page 34). She got so many questions and reactions, also from aspiring nomads outside of the Netherlands, that she decided to address an international audience. Merely translating the book was no option, however, because much of Esther's experiences were based on Dutch laws. Also, the developments in the digital nomad world were accelerating at such a pace that translating the 2014 book would only result in outdated information. So, she endeavored on a completely new book, Digital Nomads, and announced her new project on Facebook.

André already ran the successful Dutch website www.werkenvan-uitbuitenland.nl (the URL translates as 'working from abroad') and was considering an international version of the platform. When we exchanged ideas on Facebook, the idea of writing the book together popped up. In a few emails, we found our shared passion for the digital nomad lifestyle and decided to go ahead. Without any formal meetings, financial or legal agreements, any paperwork or other hassle, the project was created. The first thing we wrote was the back cover text. This forced us to decide how we would structure and present the book. Then we had the cover designed through a contest on 99designs.com; a first for both of us. More than 50 designs were submitted, and together we coached the winning one to its current form. We collected useful websites, quotes and articles in Evernote and Dropbox. Then we used Scrivener to outline and write parts of the book. We edited in Google Docs until everything came together.



We got to know each other a bit through occasional Skype sessions. André was mainly in the Canary Islands, because his son Diego was born there, about halfway through the book. Esther 'commuted' between a rural farm in Mallorca and different friends' houses in Amsterdam at first and then cruised to South America on the first nomadcruise (more info on page 273).



We first met 'for real' in Barcelona (a bit weird, because we'd already been working together for a few months). During the first DNX Global Conference in Berlin, we had some time to really work together, interview other nomads, and finally sync our Scrivener and Dropbox files (which got hopelessly messed up again afterwards, because Esther was rarely in a place with fast internet). So, we can assure you that during the writing of this book, we experienced all digital nomad problems (see page 161) firsthand.

We divided this book into three parts trying to fit all information and tips about the digital nomad lifestyle in: LIVE, WORK, and PLAY.

LIVE

How to make it possible. Commitment. Habits required to become a digital nomad. How do you prepare for life on the road? Strategically design your international life. Minimize to the max.

WORK

How to finance your life. Purpose. What's it like to work remotely? What kind of jobs can you do? How can you increase your productivity to gain more freedom?

PLAY

How to enjoy. What to do with your new-found freedom. Where to go. How to meet other digital nomads. Mini retirements, workations and repositioning cruises. Giving back, sharing. What is it that you really live and work for? How to link LIVE, WORK and PLAY and put it all together.

Throughout the book, various digital nomads share their experiences, eye-openers, tips and successes.

Most topics are specific to (aspiring) digital nomads, but many tips are also interesting for more sedentary readers or 'couch nomads'. For example, by minimizing your expenses, possessions, and work, you can create more time, energy, and freedom, which you can then spend any way and any place you like, even at home.

You can read everything in the order presented, but you can also pick and choose the parts that are relevant to you right now, and come back to the rest later.

We wish you a lot of fun reading, preparing, traveling, and sharing with others.

André Gussekloo

Esther Jacobs

Canary Islands

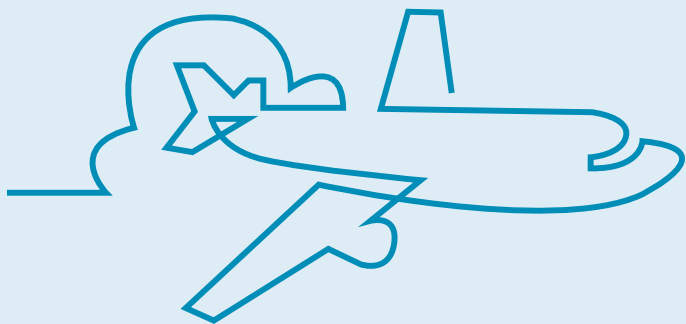
Brazil



January 2016

PS: The world is our playground; let's take good care of her!

LIVE



*To travel
is to live*

Hans Christian Andersen

EIGHT REASONS TO BECOME A DIGITAL NOMAD

Why would you become a digital nomad? We have all been asked this question when we declared our location-independence. Your parents, your boss, or your best friend; they all wonder why you would want to trade your comfortable life back home for a succession of unknowns.

The less they have traveled themselves, the more likely they are to resist and question your new lifestyle. Some will project their fears onto your situation. This can be frustrating, but there is no way you can change their mind, just like they can't change yours. You've got your reasons for your decision and they've got their reasons to be insecure. Whether it's for your or their sake, we've compiled a list of eight common motives:

1) BREAK FROM THE TEMPLATE LIFESTYLE

The universal recipe for success seems well defined: study hard, get a respectable job, buy a house, get married, have a family, save up for your kids' studies, retire, and maybe, just maybe, make that round-the-world trip. It has, sort of, worked for the generations before, so why change or even doubt this template?

Times have changed. Jobs-for-life are a thing of the past. Houses aren't the sure-fire investment they used to be. Divorce rates surge. Pensions and life-long jobs aren't safe or guaranteed anymore. A career is no longer the ultimate goal in life. Lack of freedom is making us unhappy and restless. No wonder why more and more people wake up and question the status quo. We are the first to admit that digital nomad life may not provide all the answers, but it sure makes a lot more sense to follow your own bliss than someone else's.

Normal is getting dressed in clothes that you buy for work and driving through traffic in a car that you are still paying for - in order to get to the job you need to pay for the clothes and the car, and the house you leave vacant all day so you can afford to live in it.

– Ellen Degeneres –



2) LIVE CHEAPER

How does living in a villa with a swimming pool sound? How much healthier would you eat if you didn't have to cook your own meals or live on fast-food? How much time could you free up if someone else washed and ironed your laundry and did your cleaning? Would you be more fit if you could afford a personal trainer? Chances are, there is a cheaper place on the planet than the country you are currently in.

Making money in a relatively strong currency –say, dollars or euros– enables you to live like a king or queen in countries with a weaker currency. When you move to a place with lower costs of living, you can change your lifestyle to suit your goals. Timothy Ferriss, author of the famous '4-Hour Workweek', called this *geo-arbitrage*.

Since the cost of living is lower, you can choose to work less. Or you can work as much as you did back home and save up for your travels. Another possibility is to indeed live a lot more luxuriously than you were used to. Many nomads who chose to work from Thailand report eating out all the time and taking daily foot massages; this is only one of the many destinations where your dollar or euro stretches further than back home.

3) FOLLOW THE WEATHER

Whether you are from Tel Aviv or Trondheim, chances are you'd love to escape the local climate from time to time. You don't have to be a snowboarder to appreciate the snow or a surfer to stick to tropical beaches. When your work makes you location-independent, you get to escape the smog, traffic, heat or cold, and travel to wherever you feel best. And when the weather (or your mood) changes, you just pack up and go again.

One thing is sure about my future travel plans: avoiding the winter, following the sun, and spending as much time as possible at the beach, is what makes me happy.

– Vera Ruttkowski –



4) WORK FROM INSPIRING LOCATIONS

You can work from anywhere, as long as you can find an internet connection. You are not bound to your rental apartment (or villa, for that matter), but you can choose any location that best matches your state of mind or activities. For informal brainstorming sessions, go to a busy coffee shop. For fast Wi-Fi, hire a desk at a coworking office. For maximum concentration, visit the local library. You could even work poolside if you wanted to – although it won't take long before you find out that pools and beaches make for photogenic, rather than productive, workplaces.

5) TRAVEL THE WORLD

Maybe you are one of many who feel most alive when they're on vacation. Fortunately, you were born in the internet age where, instead of alternating months of work with a week-long vacation, you can be exploring new destinations permanently.

Let's be realistic, though; you will be working a lot of the time. But instead of spending your afternoons watching TV and your weekends in the local pub, you can spend your free time diving, surfing, hiking, meeting new people, or simply lazing by the beach.

So why postpone your round-the-world trip until you're too old to enjoy it? You better start making your bucket list of countries to visit, because you'll soon be able to travel there.

6) MEET LIKE-MINDED PEOPLE

You may have heard the saying that in many ways you are the average of the five people you spend the most time with. If you usually surround yourself with people who are stuck in the location-dependent 9-to-5 rut, chances are that you are severely limited in your thinking and your possibilities. By moving to places where digital nomads are working, living, and playing, you will notice how your conversations change, opening your mind up to the boundless possibilities of online entrepreneurship and cultural diversity.



7) GROW!

Self-development is one of the beneficial side effects of traveling. When you leave your trusted environment, you open yourself up to new experiences. Some will be great; others will be challenging. These challenges are what make you grow as a person. Learning new languages, meeting people from different cultures, and visiting or living in remote places, will give you new tools. Having to manage yourself workwise, deal with distractions, find focus amidst chaos, decide where to go, when and with whom to go, will shape your character. Warning: you will never be the same and you can never go back to who you were before.

8) BECAUSE YOU CAN

We live in exciting times. None of the generations before had the opportunity to travel as fast and as cheap as you can. None of your parents, grandparents or great-grandparents could do their work on laptops, let alone surf the web. Every day, new apps, gadgets, and other technology and jobs are invented that make life and work even more easy and more fun. So why wouldn't you take advantage of this incredible freedom? We're not saying you owe it to previous generations, but they would probably do the same if they were in your shoes.

*The measure
of intelligence
is the ability
to change.*

Albert Einstein

TEST: ARE YOU A DIGITAL NOMAD?



The digital nomad lifestyle may sound cool and exclusive, but in fact anyone could live like this – that’s one of the reasons we wrote this book. At its most basic level, all you need in order to be location-independent is a laptop and a way to make money on the internet. But that’s not all. Your attitude may be your most important asset. Take the test. Do you have what it takes to be a digital nomad?

Applies to me

yes maybe no

It's easy for me to make new friends.				
I love coming home after my vacation.				
I don't like surprises.				
I have or want children.				
Wherever I am, I ask for the Wi-Fi password.				
It's not where you are; it's who you're with.				
I prefer a clear distinction between my work and my private life.				
25 days of vacation a year is more than enough.				
I can focus very well, and am not easily distracted.				
A steady job is what gives me the most security.				
Cities or beaches? It's hard for me to choose.				
I'm good at managing deadlines and appointments.				
I'm very attached to my material possessions.				
My suitcase is always too heavy when I travel.				
I always see business opportunities.				
I'm a control freak. I like things to be safe and predictable.				
Home is where the laptop is.				
I'm always looking for new inspiration and experiences.				
I don't see problems, but rather I see challenges.				
The idea of leaving everything behind freaks me out.				
I'm ready for adventure!				

Calculate your score on the next page.

SCORE YOUR TEST

Applies to me

yes maybe no

It's easy for me to make new friends.	2	1	0
I love coming home after my vacation.	0	1	2
I don't like surprises.	0	1	2
* I have or want children.	0	0	0
Wherever I am, I ask for the Wi-Fi password.	2	1	0
It's not where you are; it's who you're with.	2	1	0
I prefer a clear distinction between my work and my private life.	0	1	2
25 days of vacation a year is more than enough.	0	1	2
I can focus very well, and am not easily distracted.	2	1	0
A steady job is what gives me the most security.	0	1	2
Cities or beaches? It's hard for me to choose.	2	1	0
I'm good at managing deadlines and appointments.	2	1	0
I'm very attached to my material possessions.	0	1	2
My suitcase is always too heavy when I travel.	0	1	2
I always see business opportunities.	2	1	0
I'm a control freak. I like things to be safe and predictable.	0	1	2
Home is where the laptop is.	2	1	0
I'm always looking for new inspiration and experiences.	2	1	0
I don't see problems, but rather I see challenges.	2	1	0
The idea of leaving everything behind freaks me out.	0	1	2
I'm ready for adventure!	2	1	0

* This question does not earn any points. Many nomads travel with kids. Having a family does NOT prevent you from traveling (see page 145).



TEST RESULTS

So, where do you stand? How do you score on the nomad scale?

0-10 points: Couch potato

How did this book ever find its way to your hands? Having scored 10 points or less, it looks like the only nomading you'll ever be doing is between the fridge and your TV.

11-20 points: Armchair nomad

You have found your perfect place, and you feel at peace with your job. Vacations are fun, but you love returning home. You'd do best to spend your energy optimizing your current lifestyle. If you do choose to experiment with the digital nomad lifestyle, you'll prefer spending longer periods in one spot, allowing your destination to grow on you. And if this way of life still isn't for you, don't worry – your home is just a flight away.

21-30 points: Aspiring nomad

You'd love to explore the world, but some things are holding you back. In this guide, you will find inspiration and practical tips to help you jump those hurdles, whether it's friends and relatives, work, material possessions, or fear of the unknown. A good solution for you may be to take shorter trips while keeping your home base. But be warned: you might get addicted to the lifestyle.

31-40 points: Born nomad

You are a real citizen of the world. Not bound to one place, you feel at home wherever you are. You are not too attached to your belongings, and you don't mind being alone. When you do get together with others, you feel most at ease with other 'free spirits'. You may already live on the road. But if you are still 'stuck' in one country, now is the time to spread your wings. Yes, you're real digital nomad material!



Motivational speaker Esther Jacobs (1970), got 'fired' from her country for traveling too much. The Netherlands de-registered her, because her way of life 'did not fit the system', even though she owned a house, paid taxes, and ran her own business. Esther managed to turn this into an opportunity and is now an advocate of the digital nomad lifestyle. The Dutch government now even seeks her advice on the topic!

Originally from the Netherlands, I have always traveled a lot. Curiosity, a sense of adventure and a strong need to learn, guided my trips to over a 100 countries. I have been to places as diverse as Haiti, Transnistria (a non-existing country!), Madagascar, French Guiana, and Colombia. No matter where I traveled however, after a few days, weeks or months, I always returned to the Netherlands.

In the past 5-10 years, my needs changed. I did not want to be on the road so much, or travel so fast anymore. Instead of trying to see it all, I preferred to stay longer in one place, to feel at home there, rather than be a visitor. I alternated among a few locations I had grown fond of: my home near Amsterdam, my father's place in Miami, my ex-boyfriend's house on the Caribbean island of Curacao, and a small farm we were restoring in the heart of Mallorca. Still I was restless and was not able to stay in one place for more than six weeks at a time.

One day, when I went to get a new passport in the city hall in my hometown of Amstelveen, they refused to extend my passport. Apparently, there is a law that states you are only allowed to register in the Netherlands if you stay at least four months per year at one address. According to the government, I traveled too much. I was told that I could no longer use my address as my official residence. "But it is my own house!" I objected. "This is the only fixed-base that I have; I don't live anywhere else." My protests went all



the way to the Minister of Internal Affairs, and later to the national media. But the rule was applied strictly. "We are sorry, this is the law. The system is just not fit for mobile citizens like you," was the final comment of the Dutch Government.

As a result, I was de-registered from my own house, I could not extend my passport, I lost my voting rights, and my right to social security, a pension, and all other privileges Dutch citizenship offers. I also got kicked out of their health insurance, without any alternative. For lack of an official address, my company could no longer be registered at the Chamber of Commerce, and I nearly lost my bank accounts and mobile phone number. The only official institute that still considered me as a Dutch citizen was the IRS (Dutch Tax). They still wanted me to pay taxes!

That was the last push I needed to truly become a global citizen or digital nomad, however you want to call it. I rented out my house to expats (providing me with a modest income), registered a company on the British Virgin Islands (no taxes, so no need to keep track of expenses), and decided to focus on my opportunities instead of the limitations.

As a motivational speaker, I only need to be at a specific location when I am booked for a presentation. As an author, I can work from anywhere. All my archives are digital, so I always have access to my documents, pictures, etc. My website and social media can be updated from anywhere. As long as I have Wi-Fi, I can choose to be wherever I like; sometimes in a city, on a beach, in a spring-like climate or in a ski resort.

It takes patience and creativity, but there is a solution for everything. I found a way to renew my passport. There is a special 'window' for homeless people in the Netherlands. (Guess I am the only one with a house and company). And IKEA Family, in Spain, offers cheap worldwide health insurance, even if you are not a citizen of Spain.



DESIGN YOUR OWN INTERNATIONAL MASTER PLAN & 'SIX FLAG THEORY'

Are you not completely happy with:

- ★ Your current work/life balance?
- ★ The mentality of the people around you?
- ★ The climate at your location?
- ★ The politics of your country?
- ★ The price level in your country?
- ★ The tax climate of your government?
- ★ The traffic?
- ★ The work ethics?
- ★ The amount of freedom or privacy you feel?
- ★ The (lack of) adventure in your life?

Then why don't you choose the countries or locations that fit best with your ideals? It doesn't have to be just one country or city; you can mix and match as you please, since your new life as a digital nomad is based on complete freedom. Literally anything is possible. Your life will definitely become more interesting, and possibly even cheaper. But in order for this to work long term, you need a smart strategy.

'SIX FLAG THEORY'

Not too long ago, 99% of people worked, lived, married, and eventually died, in the same country they were born in. Apart from a few weeks of holidays or an occasional year abroad, most of a person's life was spent in that one country. Institutions and rules are based on this premise. Bank accounts, businesses, insurance, taxes, laws and regulations all assume we have a 'home country' or 'place of permanent residence'.

But so many things have changed. Nowadays you can be born in country A, have a passport from country B, own a house in C, work in D, register your company in E, invest in F and host your websites in G, while you live in/travel to countries H - Z. If you make smart, informed choices of what you do where, you can benefit in multiple ways.



The 'Flag Theory' calls to arrange different facets of your life to fall under the jurisdiction of separate countries or 'flags'. Most countries treat foreigners far better than their own citizens. PTs ('Perpetual Travelers', 'Permanent Tourists' or even 'Previous Taxpayers') structure their paperwork in a way that all governments regard them as tourist or traveler. The idea behind the original 'Three Flags Theory' by Harry Schultz, the 'Five Flags Theory' by W.G. Hill, and the more recent 'Six Flags Theory' by Bye Bye Big Brother, is that smart, freedom-seeking individuals should not be bound in their allegiances to just one government.

The strategy is to use different governments, or flags, for different parts of your life:

- ★ **Passport and citizenship** in a country that gives you optimal freedom to travel.
- ★ **Residency** in a country that does not tax money earned outside the country (tax haven). Note that this legal 'official' residence is not necessarily where you physically spend your time.
- ★ **Business haven** (where you earn your money): base your business and speculations in stable countries, with low corporate tax rates.
- ★ **Asset haven** (where you keep your money): a money management or offshore banking center, ideally somewhere with low taxation of savings, interest, and capital gains.
- ★ **Playgrounds** (where you spend your money): live like a tourist in countries with low consumption tax, VAT, and low cost-of-living in general.
- ★ **Electronic haven in cyberspace**: a virtual country where your servers and websites are located. Ideally somewhere safe, with low regulation.

Reasons to structure your life along two or more flags

There can be various triggers or considerations to structure your life this way. Esther found out the hard way that many laws and regulations have not yet been updated to include digital nomad lifestyles. Many digital nomads pioneer in the field of (inter)national laws,

which can sometimes get so tiring and difficult that 'stepping out of the system' seems the only option.

Others are motivated by adventure and/or price differences between different parts of the world. It is nowadays possible to make your money in euros or dollars and spend it in a country with a favorable exchange rate or lower cost-of-living, resulting in less need for work, and/or a more luxurious lifestyle (see page 83). Some seek adventure and variety; they need a change of scenery, want to travel, explore, meet new people, while discovering their own limits in the process. They consider the world to be their playground. (See PLAY page 260).

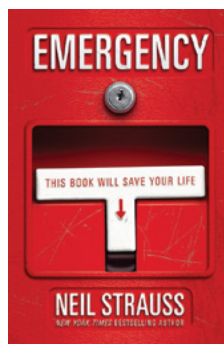
Another 'breed' of digital nomads is mainly lured by sovereignty. They desire a life with minimal (preferably zero) governmental interference. They achieve their ultimate freedom - self-ownership – by 'checking out of the system'. Privacy can be a concern, too; "Big Brother is watching you!" (Orwell, 1984). By traveling so much and living outside of the system, no government will have access to the full picture. Tax savings might also be a trigger; moving between countries on a regular basis may legally reduce or eliminate your tax burden. By lacking a legal, permanent residential status, some seek to avoid the legal obligations that may accompany residency, such as social security contributions, jury duty, and military service.

Yet others are seriously concerned about current events in the world, and are looking for economically and/or politically-resilient countries; locations that are better able to cope with the changes that are happening right now. Author Neil Strauss is one of these people. He started a search for a safe country to survive in case everything we know falls (further) apart "after the last few years of violence and terror, of ethnic and religious hatred, of tsunamis and hurricanes—and now of world financial meltdown." Strauss wrote the book *Emergency* about this journey of discovery.



EMERGENCY BY NEIL STRAUSS

“Learn to be self-sufficient and survive without the system. I’ve started to look at the world through apocalypse eyes.” As the economic downturn, continuing climate change, and the prevailing terrorist threat prove that the dangers facing our world loom larger than ever, Strauss decides he’s had enough. But rather than watch helplessly, he decides to do something about it. Soon, he is investigating ways of getting second citizenship on the island of St. Kitts, protecting his assets offshore, and making friends with an elite group of billionaires who are thinking exactly the same thing.



With the same quick wit, and eye for cultural trends that marked *The Game*, *The Dirt*, and *How to Make Love Like a Porn Star*, *Emergency* traces Neil’s white-knuckled journey through today’s heart of darkness, as he sets out to move his life offshore, test his skills in the wild, and remake himself as a gun-toting, plane-flying, government-defying survivor. It’s a tale of paranoid fantasies and crippling doubts, of shady lawyers and dangerous cult leaders, of billionaire gun nuts and survivalist superheroes, of weirdos, heroes, and ordinary citizens going off the grid. It’s one man’s story of a dangerous world—and how to stay alive in it.

“Before the next disaster strikes, you’re going to want to read this book. When *The Shit Hits The Fan*, it might just save your life. Because tomorrow doesn’t come with a guarantee.” (Strauss, 2009)



bit.ly/neil-emergency

It may sound difficult, complicated, or expensive to design your own international master plan, but it is not. In the next chapters we'll give you some ideas and guidelines.

Most people don't want or need to become full-fledged PTs. Pick and choose what feels good to you, what fits your situation best. Just remember, every person, situation, and country is different, so interpret the information in your own way. You may even decide it makes more sense to stay registered in your own country and keep things the way they are. At least you'll have an idea of the alternatives. Also, we recommend you invest in an international tax consultant to make sure you're playing by the rules. And definitely get good legal advice, because laws differ a lot between countries and they change constantly. Usually it's good to keep things as simple as possible.



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