

THE HONEST GUIDE TO
RETIRING ABROAD

THE HONEST MOVE

*What it really costs.
What it actually takes.
Whether you could truly do it.*

DUMAGUETE · CEBU · DAVAO

The Honest Move

*What it actually costs, what it actually takes, and whether
you could really do it — Dumaguete, Cebu, and Davao,
told straight.*

FIRST EDITION

An honest note, before we begin.

An honest note, before we begin. The first book I wrote was about permission — about whether a man who'd been used up was allowed to want a different end to his story. This one is about arithmetic. The dream is real, but so is the visa office, the electricity bill, and the hospital that wants payment before it will treat you. I wrote this because the difference between a man who makes it and a man who gets burned is almost never courage. It's information. It's knowing the real number before you sell the house, not after. Everything in these pages was accurate when I wrote it, drawn from current sources. But prices move, rules change, and your situation is your own. So I've done something throughout this book that the glossy videos never do: wherever a number could change your life, I've told you exactly who to ask to confirm it. Treat every figure here as a reason to go find out for yourself — not the final word. This is a guide, not legal, medical, tax, or financial advice. The honest map is the one that tells you where it might be wrong.

PART 1

Is This Real for You, or Just a Daydream?

You've watched the videos. The man on the beach. The forty-dollar dinner for two. The pension that suddenly stretches like it hasn't stretched in years. And somewhere underneath the wanting, a quieter voice has been asking the only question that actually matters:

Could I really do this? Or am I just dreaming because the alternative is too hard to look at?

That's the right question. And almost nobody answers it honestly for you, because the people making the videos are selling the dream, and the people back home telling you it's crazy have never run the numbers either. So let's do the thing nobody does. Let's find out — coldly, specifically — whether this works for *you*, with the money *you* actually have.

I'm not going to tell you it's paradise. I'm going to tell you what it costs. If the number works, that's not a fantasy anymore — that's a plan. And

if it doesn't, you deserve to know that too, before you've sold anything you can't buy back.

The only question that comes first

Before cities, before visas, before a single packed box: can your monthly income cover a real life there, with margin?

Not a survival budget. Not the rock-bottom number a backpacker posts to get views. A real, dignified, air-conditioned, eat-well, see-a-doctor life — with money left over for the months that surprise you. Because they will.

Here's the honest range for that life, in a good secondary city, in 2026.

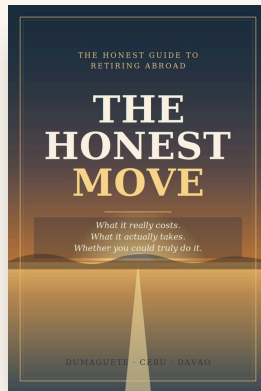
A single man, living comfortably — a clean modern one-bedroom, aircon when he wants it, a mix of local and Western food, transport, a gym, a social life — runs somewhere around **\$1,000 to \$1,500 a month** all-in. You can do it for less if you live more like a local and skip the aircon; you can spend more without trying. But that band is the honest middle. A couple adds maybe 40 to 60 percent on top — call it **\$1,500 to \$2,200** for the same comfortable life shared.

You can live *below* that. Plenty do. Many expats run a genuinely good existence in cities like Davao or Dumaguete on **\$800 to \$1,000 a month**. That's real — but it assumes a simpler life, careful aircon use, mostly local food, and not much margin for the bad month. I'd rather you plan for the comfortable number and be pleasantly surprised than plan for the survival number and get squeezed.

So here is the first honest filter, and it's a kind one:

END OF THE FREE SAMPLE

The Honest Move



Next in the full book: the income threshold, the three budget tiers and the costs they leave out – then Dumaguete vs. Cebu vs. Davao, the visa sequence, the healthcare truth, and the traps that sink people.

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