The Life You *Choose*

THE MADE REAL BLUEPRINT / STEP 3

Not yet

Am I ready to rent a house with land near Góis for twelve months, from September 2027?

A twelve-month rental, not a purchase. My flat here rented out, not sold.

Anna · 1 May 2027

MY FIVE LIGHTS / AS I RECORDED THEM

Money	Papers	People	Place	Plan B
Amber	Green	Amber	Green	Green
Two new clients in writing, or €200 off the costs	Residency route checked with my lawyer	The dates I come back each year, agreed with Lotte	The April visit confirmed the house and the village	Lotte's spare room if I come back before the flat is free

These colours record my own assessment on this date; they are not an independent verification. Any amber or red checks still need attention before I commit.

THE CONDITIONS STILL OPEN

- **Money** — 31 May 2027
  Two new clients in writing, or €200 off the costs
- **People** — 31 May 2027
  The dates I come back each year, agreed with Lotte

My first step: Move the bookkeeping fully online, so the address stops mattering, before 7 May 2027.

02 / MONEY

What my budget allows

Monthly costs €2,360

Income I can count on €1,650

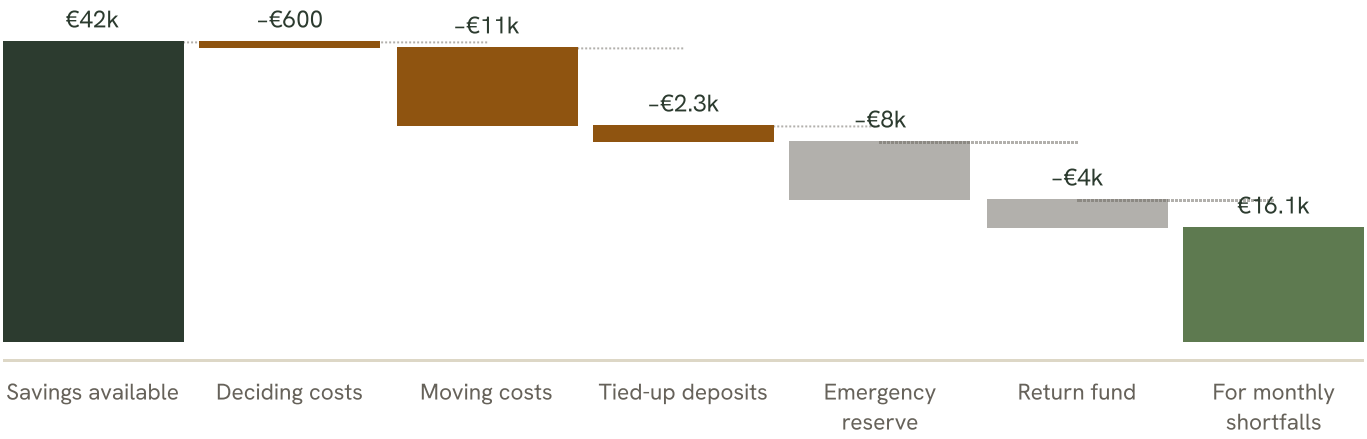
€710

short each month

On the income I can count on today.

Step 1 guessed €2,245 a month. Step 2 found €2,360, 5% more.

HOW €42,000 BECOMES €16,100 TO LIVE ON



22

months at €710 short

18

months I want

If monthly costs rise by 30%, they become €3,068. With income of €1,650, the monthly shortfall is €1,418. The €16,100 available for shortfalls would last about 11 months.

This calculation uses the €16,100 left after the deciding costs, moving costs, tied-up deposits, emergency reserve and return fund have been set aside. It does not use the full €42,000 in savings. Nothing here is advice; these are my own figures. This check uses the numbers you enter. It shows what your numbers say; it does not predict what will happen. Prices, taxes and rules change. Before you commit money, for example by selling a home or signing a contract, ask a qualified professional.

RISK AND A WAY BACK

What I will watch

Not yet: continue preparing for a move. The money carries it, 22 months once the reserve and the return fund are set aside, and the place held up on a second visit alone. What is missing is the income in writing and the dates with Lotte. I am not giving notice before both are done.

01 The quiet turns into loneliness

Warning sign: Two months where I do not want to leave the house

Portuguese lessons from week one, and the market every Saturday whether I need anything or not.

02 A client leaves over the address

Warning sign: A quarter-end where Hendrik asks to meet in person twice

Fly over in March every year at my own cost, and say so before I go.

03 My mother's health worsens while I am four hours away

Warning sign: A second hospital visit in one month

A flight budget kept separate, and the dates I come back fixed with Lotte in advance.

My own judgement of what could go wrong. The warning signs are things I will look for, not predictions.

MY WAY BACK

Keep a home. Protect a return fund.

€4,000 kept apart: the van home and a first month somewhere. Lotte's spare room is where I would land.

I plan to rent out my flat for the first year rather than sell it. I will stay with Lotte if I need to return before I can move back into my flat.

THE ALTERNATIVE STILL ON THE TABLE

A four-day week in a cheaper Dutch town, with the garden allotment and Lotte twenty minutes away.

FROM DECISION TO ACTION

The order I will do this in

Nothing I cannot undo until the lights are green: the two client agreements and the dates with Lotte before I give notice, the flat let and the internet tested before I sign, and the €8,000 reserve untouched.

1

BY 7 MAY 2027

Move the bookkeeping fully online

What must be true first: Nothing — this one I can do on my own

2

LET FROM 1 SEPTEMBER 2027

Rent out my flat, rather than sell it

What must be true first: An agent who will manage it while I am away

3

1 JUNE 2027, LAST DAY 31 AUGUST

Give notice at the office, three months

What must be true first: Both conditions met: the clients in writing, the dates with Lotte

4

BY 31 JULY 2027, FOR 1 SEP 2027 TO 31 AUG 2028

Sign the twelve-month rental near Góis

What must be true first: Notice given, the flat let, the internet tested on site

5

BY 30 SEPTEMBER 2027

Apply for residency

What must be true first: A signed rental contract as proof of address

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A COMMITMENT I KEEP FOR LATER

I rent for a full year before I even look at buying.

FROM DECISION TO ACTION

What I come back to

LOOK AGAIN / 1 APRIL 2028, AFTER THE FIRST WINTER

If neither new client has signed by 31 May 2027, with costs at €2,360, I postpone by six months rather than start on a shrinking runway.

Decided with: Lotte knows and agrees in principle; we still need to agree the dates by 31 May 2027. Hendrik has confirmed the work continues wherever I sit.