



Eight top tips for families moving abroad

You've got the job offer, your start date is set, now comes the tricky job of getting the family prepared.

While simple practicalities like organising removal companies, finding a serviced apartment or researching schools are at the front of your mind, you need to also make sure you prepare for the emotional upheaval that an international move entails.

While there is plenty of evidence that becoming an expat is good

for your career, often acting as a springboard to a lifetime of exciting international assignments, it's important not to overlook some of the challenges that it presents.

As many as 91% of expats experienced stress in their first year overseas, and while this stress can never be completely eliminated, good planning before you set out on a new expat life with your family can at the very least help you lessen the stress and make that move all the more enjoyable.

Eight ways to make your expat family move easier



1. Helping your expat family manage culture shock

This is often the first thing to hit you. You've landed in your new country, checked into your serviced apartment or hotel, and now you've got to live your new life.

Even if you are moving somewhere where you speak the language, the customs and processes can often feel unfamiliar and at times frustrating.

This is magnified when you are moving with children. Faced with unfamiliar food, a new climate and being away from their old routines can

feel confusing for them. Your supermarket at home was lined with family favourites, while the one you are now in has a bewildering section of noodles or flatbreads.

The key thing is to get prepared. Ask your colleagues ahead of the move for tips - it might be for example that there is an international supermarket that offers the reassuring taste of home. Check out the expat boards - Internations or Meetup are good places to start finding some of the familiar activities.

2. Getting the family used to local culture and customs

Researching local customs and learning about the cultural differences you can expect, is essential when you're a new expat family. It will prepare you for any surprises.

Are there religious and social customs to consider? This can be anything from diet restrictions to dress codes or even the most appropriate way to greet friends, colleagues or your children's teacher.

How about general day-to-day habits? What are the cultural 'norms' at work; do people take a 'boxed lunch' or do colleagues all go out for lunch together? What about play dates for your children? Are there accepted customs you need to know? Understanding these small but important differences will be of huge value in your new home.



3. Setting up the right bank account

There are many factors to consider in choosing the right bank overseas. How long will you be overseas? Will you be paid in local or home currency? What kind of services do you expect from your new account?

You'll need to first decide whether you go with a local or international bank. Many international banks often have the advantage of speaking in your native language and are a better option if you are making and receiving payments in multiple currencies or moving money across borders.

But there are also downsides. Local services may be limited, especially when compared to a local bank. A local lender will have more branches, more conveniently located ATM machines and may be more convenient for local money transfers or payments.

4. Finding the right expat family home



There is so much to consider when looking for a new family home, but as in most markets around the world the key word is location.

How far will you be from your place of work, or the children's school? What about good supermarkets, shopping malls, playgrounds and sports centres? And will you drive or will your family be dependent on public transport?

There is also the question of the kind of lifestyle you want to experience. Some prefer to live in an established expat area where they can find friends and support. Others want to live in a local area where they can be immersed in the language, culture and customs of the new country.

It pays to get advice from locals. Speak to colleagues in your new country and seek help from online expat forums. Think about contacting a local agent who can send you recommendations against your proposed budget. This will help in getting a better idea of the local market conditions.

5. Exploring your new expat destination before you arrive

The best way to get yourself familiar with a new country is to make like a tourist. That may sound like curious advice – after all, most expats are quick to make the distinction between themselves and tourists – but it will help you to get a good idea of the local history, environment and traditions.

A good place to start is the local tourist board website. These cater for all kinds of visitors so you can be sure you'll get a full and

varied picture of your new country. For a more personal perspective try tourist blogs or community forums and apps such as Tripadvisor.

And don't underestimate the value of building up your local knowledge. Read up on local history, geography, famous people and more. This can give you amazing insights into your new country well ahead of arrival. Or check out Cigna's country guides for great insights.



6. Making friends as an expat family

The most obvious place to meet people is at your place of work, and while this can be a great way to make solid friendships, it's a good idea to extend yourself a little more.

A natural source of new friendships is people in a similar situation to you – both local and expat. Many new arrivals find themselves building bonds with other parents either through school or other children's activities. Others find that joining a local sports club is a great way to meet a diverse mix of new people.

Whatever your interests – be it dancing the tango, photographing nature or hiking in the local hills – there is usually an easy way to connect with like-minded folk.

Check out Facebook groups and online resources. Explore local sports clubs and special interest groups online. And don't forget that it can take time to find and build new friendships, but once you do, those bonds can last a long time.



8.

Healthcare for expat families

As with schools, expat family healthcare usually boils down to a choice - to go local, which usually means using public health services, or to find an international doctor, which inevitably means going private.

In some markets, the standard and convenience of the public health system is of such a high level that this decision is a no-brainer. Or there are those countries where foreigners have no or limited access to public health, which means private is the only option.

More commonly, the options lie somewhere in between and this is where your own needs and requirements come into play. Do you need a doctor that can speak in your native language? Do you need to see specialists or have ongoing health concerns? How about dental services, well-being and mental health?

Finding the best expat health insurance cover will help a lot and allow you the flexibility to choose the resources that best suit your needs. Another good tip is to check in before you leave to identify any potential health risks for your family that could disrupt or even end your posting. Cigna, for example, offers its members a [pre-departure medical assessment](#), designed specifically for those preparing to move to another country.

7.

Finding international schools that fit your needs... and your budget

The first question to ask is do you go local or international? If your budget is limited, you may not have much choice as international schools don't come cheap, but choosing between local or international can come down to much more than just school fees.

To start, there is the curriculum. Do you prioritise your home country qualifications and ways of learning over international systems such as the International Baccalaureate?

And what about sports, clubs and other extra-curricular interests? While most schools provide a broad range of activities, you may have

certain niche requirements. For instance, for an Australian expat, finding a school that runs an Aussie Rules sports team won't be easy, but it's not impossible.

For many expats, the answer is a school that mirrors their home environment - most popular expats destinations will have British schools, American schools, Australian schools and more. This level of convenience does usually come at a price though and they are popular, so harder to get into. But don't worry - with a little research and by speaking to people already in the country, good alternatives are almost always available.