

Permesso Chronicles

Italy Digital Nomad - Complete Resource Collection

Extracted Charts, Checklists, Decision Trees & Tables

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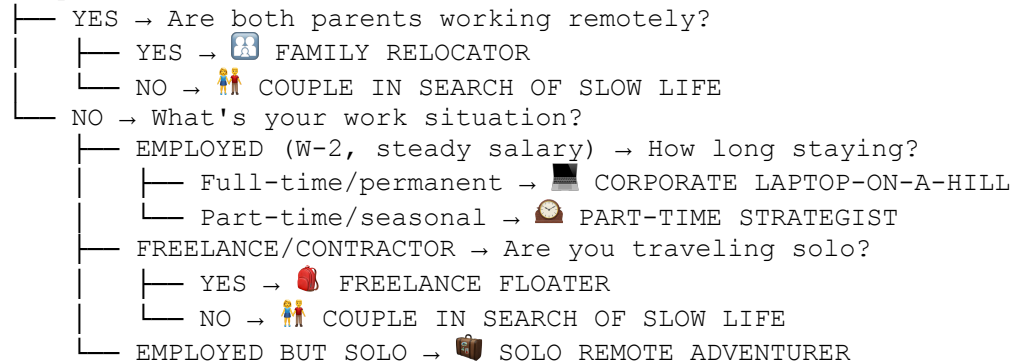
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Decision Trees

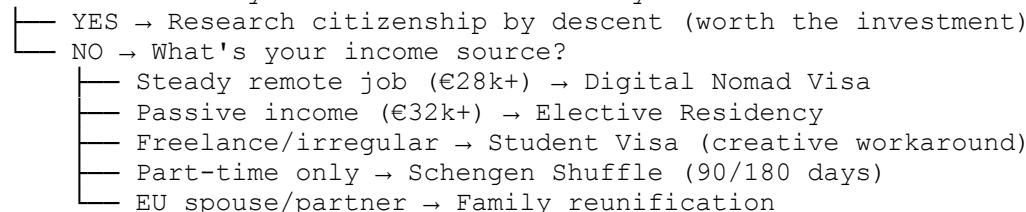
1. Quick Decision Tree (Nomad Types)

Do you have kids under 18?



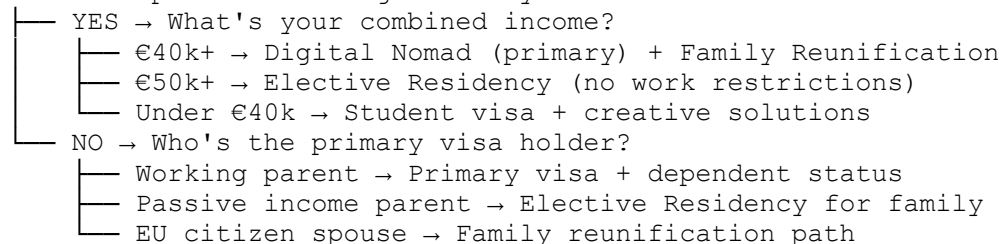
2. Quick Visa Decision Tree

START HERE: Do you have Italian ancestry?



3. Family Visa Strategy Matrix

Are both parents working remotely?



4. Tax Residency Decision Tree

How many days will you spend in Italy per year?

- └ Under 90 days → Tourist only, no tax obligations
- └ 90-182 days → CHECK: Do any other factors apply?
 - └ Will you register residency?
 - └ YES → Tax resident immediately
 - └ NO → Likely not tax resident, but track carefully
 - └ Is your "center of vital interests" in Italy?
 - └ YES → Tax resident regardless of days
 - └ NO → Not tax resident, but monitor situation
- └ 183+ days → DEFINITELY tax resident
 - └ Action: Get professional tax help NOW

5. Healthcare Decision Tree

Are you a legal resident with permesso di soggiorno?

- └ YES → Do you want comprehensive healthcare?
 - └ YES → SSR + Private supplement (recommended)
 - └ NO → Private insurance only
- └ NO → Private insurance required
 - └ Short-term stay → Travel insurance
 - └ Long-term plans → International health insurance

6. Visa Extension Decision Tree

Is your current visa expiring within 90 days?

- └ YES → What's your long-term plan?
 - └ Stay permanently → Research EU residency pathway
 - └ Stay 2-5 more years → Renew or change visa status
 - └ Uncertain timeline → Renew current visa, plan while legal
 - └ Ready to leave → Plan strategic exit
 - └ NO → Continue current path, annual reassessment
-

Assessment Charts & Matrices

1. Regional Personality Assessment

Rate each factor 1-5 (5 = extremely important):

- ☐ Reliable infrastructure for work ____
- ☐ Affordable cost of living ____
- ☐ Rich cultural/historical environment ____
- ☐ International expat community ____
- ☐ Authentic Italian immersion ____
- ☐ Access to beaches/outdoor activities ____
- ☐ Career networking opportunities ____
- ☐ Public transportation ____
- ☐ English-speaking services ____
- ☐ Small community feel ____

Scoring:

- High scores (4-5) on infrastructure, international, career → Northern cities
- High scores on cultural, historical, expat → Central Italy
- High scores on authentic, affordable, community → Southern Italy
- High scores on beaches, outdoor, small community → Islands or coastal areas

2. Digital Nomad Readiness Assessment

Rate Your Reality (1-10):

Factor	Score
Current remote work experience	<input type="text"/>
Financial stability (6+ months saved)	<input type="text"/>
Patience with bureaucracy	<input type="text"/>
Comfort with uncertainty	<input type="text"/>
Language learning motivation	<input type="text"/>
Time zone flexibility	<input type="text"/>
Social independence	<input type="text"/>
Problem-solving skills	<input type="text"/>
Cultural adaptability	<input type="text"/>
Openness to change	<input type="text"/>
Tech troubleshooting ability	<input type="text"/>
Work-life balance skills	<input type="text"/>
Total	<input type="text"/> /120

Scoring:

- 100-120: You're ready for Italian remote life
- 80-99: You'll adapt with some wine
- 60-79: Consider a trial month first
- 40-59: Maybe try Portugal?
- Under 40: Stay in Seattle

3. Digital Nomad City Matrix

Rate Each City (1-10) Based on YOUR Priorities:

City	Internet	Cost	Expat Scene	Culture	Infrastructure	Weather	Total
Milan							
Rome							
Florence							
Bologna							
Naples							
Turin							
Venice							
Verona							
Palermo							
Other:							

Budget & Financial Tables

Monthly Living Costs by Region (2024)

NORTHERN ITALY

Category	High (Milan Center)	Medium (Milan Suburbs)	Low (Small Towns)
Rent (1BR)	€1,800-3,000	€1,000-1,500	€600-900
Utilities	€200-300	€150-200	€100-150
Groceries	€400-600	€300-400	€250-350
Transport	€100-150	€50-100	€30-50
Dining Out	€400-800	€200-400	€150-250
Total	€2,900-4,850	€1,700-2,600	€1,130-1,700

CENTRAL ITALY

Category	High (Rome/Florence Center)	Medium (Suburbs)	Low (Small Towns)
Rent (1BR)	€1,200-2,500	€800-1,200	€500-800
Utilities	€150-250	€100-150	€80-120
Groceries	€350-500	€250-350	€200-300
Transport	€80-120	€40-80	€20-40
Dining Out	€300-600	€150-300	€100-200
Total	€2,080-3,970	€1,340-2,080	€900-1,460

SOUTHERN ITALY

Category	High (Naples Center)	Medium (Suburbs)	Low (Small Towns)
Rent (1BR)	€800-1,500	€500-800	€300-500
Utilities	€120-200	€80-120	€60-100
Groceries	€300-400	€200-300	€150-250
Transport	€60-100	€30-60	€20-30
Dining Out	€200-400	€100-200	€80-150
Total	€1,480-2,600	€910-1,480	€610-1,030

ISLANDS

Category	High (Tourist Areas)	Medium (Cities)	Low (Rural)
Rent (1BR)	€1,000-2,000	€600-1,000	€400-600
Utilities	€150-250	€100-150	€80-120
Groceries	€400-500	€300-400	€250-350
Transport	€80-120	€40-80	€30-50
Dining Out	€300-500	€150-300	€100-200
Total	€1,930-3,370	€1,190-1,930	€860-1,320

Budget Framework Examples

Conservative Budget (Small Town/Frugal)

Target: €1,840/month (€22,080/year)

Category	Monthly	Annual
Housing	€550	€6,600
Utilities	€120	€1,440
Food	€350	€4,200
Transportation	€80	€960
Healthcare	€100	€1,200
Internet/Phone	€60	€720
Entertainment	€150	€1,800
Personal Care	€80	€960
Miscellaneous	€100	€1,200
Savings	€250	€3,000
Total	€1,840	€22,080

Comfortable Budget (Secondary City)

Target: €2,900/month (€34,800/year)

Category	Monthly	Annual
Housing	€1,000	€12,000
Utilities	€150	€1,800
Food	€500	€6,000
Transportation	€100	€1,200
Healthcare	€150	€1,800
Internet/Phone	€80	€960
Entertainment	€300	€3,600
Personal Care	€120	€1,440
Travel	€200	€2,400
Miscellaneous	€150	€1,800
Savings	€400	€4,800
Total	€2,900	€34,800

Premium Budget (Major City)

Target: €4,830/month (€57,960/year)

Category	Monthly	Annual
Housing	€2,000	€24,000
Utilities	€200	€2,400
Food	€800	€9,600
Transportation	€150	€1,800
Healthcare	€250	€3,000
Internet/Phone	€100	€1,200
Entertainment	€500	€6,000
Personal Care	€200	€2,400
Travel	€400	€4,800
Miscellaneous	€250	€3,000
Savings	€600	€7,200
Total	€4,830	€57,960

Italian Tax Brackets

Annual Income	Tax Rate
€0 - €15,000	23%
€15,001 - €28,000	25%
€28,001 - €50,000	35%
€50,001+	43%

Additional Taxes:

- Regional tax: 1.23% - 3.33%
- Municipal tax: 0% - 0.9%
- Social contributions: If employed in Italy

Currency Exchange Impact Calculator

Example: €1,500 monthly rent

EUR/USD Rate	USD Cost	Annual Impact
1.05	\$1,575	\$18,900
1.08	\$1,620	\$19,440
1.10	\$1,650	\$19,800
1.15	\$1,725	\$20,700
1.20	\$1,800	\$21,600

Checklists

Essential Emergency Information

Medical Emergency Numbers:

- 118 - Medical Emergency/Ambulance
- 112 - General Emergency (EU standard)
- 115 - Fire Department (Vigili del Fuoco)
- 113 - Police (Polizia di Stato)
- 117 - Finance Police (Guardia di Finanza)
- 1515 - Forest Fire Emergency
- 1530 - Coast Guard (Guardia Costiera)

Key Emergency Phrases:

- "Chiamate un'ambulanza!" - Call an ambulance!
- "Ho bisogno di aiuto medico!" - I need medical help!
- "Non parlo italiano bene" - I don't speak Italian well
- "Sono americano/britannico/australiano" - I'm American/British/Australian
- "Ho il diabete/allergie/problemi cardiaci" - I have diabetes/allergies/heart problems
- "Dov'è l'ospedale più vicino?" - Where is the nearest hospital?

Digital Nomad Visa Requirements Checklist

Eligibility:

- ☐ Non-EU citizen
- ☐ Remote work for non-Italian companies/clients
- ☐ €28,000+ annual income (documented and stable)
- ☐ Higher education degree OR 5+ years professional experience
- ☐ Clean criminal record
- ☐ Health insurance valid in Italy
- ☐ Proof of housing in Ital

Document Checklist for Visa Application

Phase 1: Document Gathering (6-8 weeks)

- ☐ Visa application form
- ☐ Valid passport (6+ months left)
- ☐ Passport photos (no smiling)
- ☐ Degree or 5+ years of experience documentation
- ☐ Remote work/freelance contracts
- ☐ 3 years of tax returns
- ☐ 6 months of bank statements
- ☐ Apostilled & translated FBI background check
- ☐ Health insurance certificate (€30,000 minimum coverage)
- ☐ Lease or housing agreement in Italy
- ☐ Cover letter explaining your remote situation

90-Day Success Metrics Checklist

Bureaucratic Competence:

- ☐ Navigate post office without translator assistance
- ☐ Understand official letters and basic bureaucratic language
- ☐ Schedule appointments in Italian with confidence
- ☐ Handle service problems (internet, utilities) independently
- ☐ Know emergency procedures and can access help quickly

Social Integration:

- ☐ 3+ regular Italian interactions beyond transactional
- ☐ Invited to local events or social gatherings
- ☐ 10-minute conversations in Italian with native speakers
- ☐ Feel comfortable in neighborhood spaces
- ☐ Contributing member of at least one community group

Practical Independence:

- ☐ Grocery shopping without translation apps
- ☐ Public transportation use with confidence
- ☐ Minor emergencies handled without panic
- ☐ Local resources identified and accessible
- ☐ Daily routine established and sustainable

Essential Tools Inventory

Hardware:

- ☐ Laptop (plus backup plan)
- ☐ Portable monitor (optional but sanity-saving)
- ☐ Noise-canceling headphones (mandatory)
- ☐ Backup internet solution (hotspot/data plan)
- ☐ VPN that actually works in Italy
- ☐ Power adapters (multiple)
- ☐ Ergonomic setup possibilities
- ☐ Cloud storage (everything backed up)
- ☐ External keyboard/mouse
- ☐ Good lighting for video calls
- ☐ Portable laptop stand
- ☐ Cable organizer (you'll thank me)

Software & Services:

- ☐ VPN (research Italy-friendly ones)
- ☐ Cloud storage (multiple services)
- ☐ Password manager
- ☐ Time zone converter
- ☐ Invoice/accounting software
- ☐ Project management tools
- ☐ Communication backups (WhatsApp, Telegram, etc.)
- ☐ Local SIM card plan

Before You Leave Checklist

Technical:

- ☐ Backup everything twice
- ☐ Test all equipment
- ☐ Download offline tools
- ☐ Set up VPN
- ☐ Update all software
- ☐ Get universal adapters
- ☐ Portable battery packs

Financial:

- ☐ 6 months expenses saved
- ☐ Emergency fund separate
- ☐ Multiple bank accounts
- ☐ Various payment methods
- ☐ Tax advisor found
- ☐ Insurance active
- ☐ Budget tested

Professional:

- ☐ Clients notified
- ☐ Contracts updated
- ☐ Time zones agreed
- ☐ Backup plans made
- ☐ Portfolio current
- ☐ References ready

Personal:

- ☐ Expectations realistic
- ☐ Support network identified
- ☐ Mental health plan
- ☐ Fitness plan adapted
- ☐ Hobbies chosen
- ☐ Adventure spirit ready

First Week in Italy Checklist**Day 1-2: Arrival**

- ☐ Recover from jet lag
- ☐ Get SIM card
- ☐ Test internet
- ☐ Find grocery store
- ☐ Locate coffee bar

Day 3-4: Setup

- ☐ Apply for codice fiscale
- ☐ Start permesso process
- ☐ Find co-working space
- ☐ Set up workspace
- ☐ Meet neighbors

Day 5-7: Integration

- ☐ Attend first event
 - ☐ Start routine
 - ☐ Work successfully
 - ☐ Navigate first crisis
 - ☐ Feel accomplished
-

Comparison Tables

Italian Lease Types

Type	Duration	Best For	Pros	Cons
4+4	8 years	Long-term residents	Tenant protection, stable rent	Less flexibility
Transitorio	1-18 months	Digital nomads	Flexibility, furnished options	Higher cost
Turistico	<30 days	Short stays	No registration required	Very expensive
Studenti	Academic year	Students	Lower cost, utilities included	Restrictive terms

Healthcare Options Matrix

Option	Monthly Cost	Coverage	Best For
SSR (Public)	€0-166	Comprehensive in Italy	Long-term residents
Private Supplement	€100-300	Faster access, English	SSR + convenience
International	€200-500	Global coverage	Frequent travelers
Travel Insurance	€50-150	Emergency only	Short stays

Banking Options for Digital Nomads

US Banks for Expats

Bank	Monthly Fee	ATM Policy	International Wire	Notes
Charles Schwab	\$0	All fees refunded	\$25	Best overall
Capital One 360	\$0	No foreign fees	\$30	Good backup
HSBC Expat	\$0-50	Network free	\$35	Premium services

Italian Banks for Freelancers

Bank	Monthly Fee	English Service	Online Banking	Freelancer Friendly
Intesa Sanpaolo	€5-15	Limited	Good	Yes
UniCredit	€7-20	Yes	Excellent	Yes
N26	€0-10	Yes	App only	Very

Transportation Costs by City

City	Monthly Pass	Single Ticket	Taxi (5km)	Car Rental/month
Milan	€39	€2.00	€15-20	€200-400
Rome	€35	€1.50	€12-18	€200-400
Florence	€35	€1.50	€12-16	€180-350
Naples	€35	€1.10	€10-15	€150-300
Bologna	€36	€1.50	€12-16	€180-350

Timeline & Planning Tools

Housing Hunt Timeline

Month 1: Arrival and Orientation

- Week 1-2: Recover from move, handle emergency bureaucracy
- Week 3-4: Begin serious neighborhood exploration
- Common mistakes: Falling in love with first place, unrealistic expectations

Month 2: Active Searching

- Week 5-6: Schedule multiple viewings, test commutes
- Week 7-8: Narrow choices, begin application processes
- Reality check: Everything takes longer than expected

Month 3: Decision and Settlement

- Week 9-10: Negotiate leases, complete bureaucratic requirements
- Week 11-12: Move in, establish utilities, begin real Italian life
- Achievement: Functional housing that supports actual lifestyle

Annual Financial Calendar

JANUARY-MARCH:

- Gather tax documents (both countries)
- Calculate previous year's days in Italy
- Plan current year travel for tax optimization
- Review insurance renewals

APRIL-JUNE:

- File U.S. taxes (deadline April 15 or extended)
- Prepare Italian tax documents
- Review visa renewal requirements

JULY-SEPTEMBER:

- File Italian taxes (deadline varies by type)
- Optimize currency conversion timing
- Plan travel for Schengen compliance

OCTOBER-DECEMBER:

- Plan next year's residence strategy
- Review and adjust budgets
- Prepare visa renewal applications
- End-of-year tax planning

Seasonal Budget Variations

Accommodation Costs by Season

Season	Major Cities	Beach Towns	Mountain Areas	Small Towns
Winter (Dec-Feb)	-20%	-50%	+30%	-10%
Spring (Mar-May)	Normal	-20%	-20%	Normal
Summer (Jun-Aug)	+10%	+100%	+20%	+5%
Fall (Sep-Nov)	Normal	-30%	Normal	Normal

Utility Costs by Season

Utility	Winter	Spring	Summer	Fall
Heating	€150-300	€50-100	€0	€50-150
Cooling	€0	€0-50	€100-300	€0-50
Electricity	€60-80	€40-60	€80-120	€50-70
Gas	€80-120	€40-60	€30-40	€60-80

EU Pet Passport Timeline (4-6 Months)

Phase 1: Health Preparation (Months 1-3)

- Microchip installation (ISO 11784/11785 compliant)
- Rabies vaccination (minimum 21 days before travel)
- Veterinary health certificate (USDA form 7001)
- Blood titer test (3+ months before entry)

Phase 2: Documentation (Months 3-4)

- USDA endorsement of health certificate
- Official translations of all documents
- Import permit (if required)
- Travel arrangements with pet-friendly airlines

Phase 3: Final Preparations (Months 4-6)

- Final health check (within 10 days of travel)
- Updated certificates
- Travel carrier preparation
- Arrival logistics in Italy

The Paperwork Timeline (Work Backwards from Move Date)

-6 months:

- ☐ Start gathering documents
- ☐ Check passport expiration (needs 3+ years)
- ☐ Begin FBI background check
- ☐ Start saving proof of income

-5 months:

- ☐ Receive FBI background check
- ☐ Get apostille for background check
- ☐ Gather client contracts
- ☐ Update portfolio/website

-4 months:

- ☐ Translate all documents
- ☐ Book visa appointment
- ☐ Prepare visa application
- ☐ Panic mildly

-3 months:

- ☐ Submit visa application
- ☐ Visa appointment
- ☐ Provide additional documents they suddenly want
- ☐ Panic moderately

-2 months:

- ☐ Follow up on visa
- ☐ Book refundable flights
- ☐ Start apartment hunting
- ☐ Panic intensely

-1 month:

- ☐ Receive visa (hopefully)
- ☐ Confirm accommodation
- ☐ Ship belongings
- ☐ Say goodbyes

Annual Planning Calendar for Digital Nomads

January:

- New Year energy
- Plan the year
- Tax prep starts
- Good work month

February:

- Carnival season
- Still productive
- Renew resolutions
- Book summer plans

March:

- Spring arriving
- Energy increasing
- Network heavily
- Plan Q2

April:

- Easter breaks
- Perfect weather
- Travel tempting
- Balance challenge

May:

- Peak season starts
- Visitors begin
- Outdoor living
- Work suffers?

June:

- Summer mode
- Beach calling
- Tourists everywhere
- Escape planning

July:

- Heat intense
- Cities empty
- Work from beach?
- Productivity drops

August:

- Italy closes
- Forced vacation
- Work impossible
- Leave or embrace

September:

- Everyone returns
- Fresh energy
- Best networking
- New beginnings

October:

- Perfect working
- Harvest season
- Plan holidays
- Evaluate year

November:

- Getting cozy
- Focus time
- Tax planning
- Winter prep

December:

- Holiday mode
 - Client availability low
 - Reflection time
 - Plan next year
-

Quick Reference Guides

Essential Italian for Digital Nomads

Work Basics:

- "Lavoro da remoto" - I work remotely
- "Sono un freelancer" - I'm a freelancer
- "Ho una videochiamata" - I have a video call
- "Dov'è il wifi password?" - Where's the wifi password?
- "Internet non funziona" - Internet isn't working
- "Ho bisogno di silenzio" - I need silence
- "Posso lavorare qui?" - Can I work here?
- "C'è una presa?" - Is there an outlet?

Explaining Your Job:

- "Sono un [programmatore/designer/consulente]" - I'm a [programmer/designer/consultant]
- "Lavoro con clienti [americani/inglesi]" - I work with [American/English] clients
- "Faccio [websites/apps/marketing]" - I make/do [websites/apps/marketing]
- "Tutto online" - Everything online
- "Non rubo lavoro italiano!" - I don't steal Italian jobs!

Crisis Management:

- "È urgente" - It's urgent
- "Mi serve aiuto" - I need help
- "Quanto costa riparare?" - How much to fix?
- "Quando sarà pronto?" - When will it be ready?
- "Può scriverlo?" - Can you write it down?

Italian Business Hours Reference

Standard Business Schedule:

- Banks: 8:30-13:30, 14:45-16:00 (Mon-Fri)
- Post Office: 8:30-13:30 (Mon-Fri), 8:30-12:00 (Sat)
- Government: 8:00-14:00 (Mon-Fri)
- Shops: 9:00-13:00, 16:00-20:00 (closed Sunday)
- Restaurants: 12:30-15:00, 19:30-23:00
- Cafes: 7:00-20:00 daily

Italian National Holidays (Everything Closes)

- January 1 - New Year's Day (Capodanno)
- January 6 - Epiphany (Epifania)
- Easter Monday (Pasquetta) - varies
- April 25 - Liberation Day (Festa della Liberazione)
- May 1 - Labor Day (Festa del Lavoro)
- June 2 - Republic Day (Festa della Repubblica)
- August 15 - Ferragosto (Assumption of Mary)
- November 1 - All Saints' Day (Ognissanti)
- December 8 - Immaculate Conception (Immacolata)
- December 25 - Christmas (Natale)
- December 26 - St. Stephen's Day (Santo Stefano)

Essential Apps for Italian Life

Transportation:

- Moovit - Real-time public transport
- Citymapper - Urban transport planning
- Trenitalia - National rail tickets
- Italo Treno - High-speed rail
- Free Now - Taxi booking
- Uber - Available in major cities

Language & Translation:

- Google Translate - Camera translation, offline mode
- Microsoft Translator - Real-time conversation
- Reverso Context - Context-based translations
- Word Reference - Comprehensive dictionary
- Duolingo - Language learning
- HelloTalk - Language exchange

Banking & Finance:

- Wise - Multi-currency accounts
- Revolut - Digital banking
- N26 - European digital bank
- Splitwise - Shared expense management
- XE Currency - Exchange rates

Food & Delivery:

- Deliveroo - Restaurant delivery
- Glovo - Food and grocery delivery
- Just Eat - Restaurant delivery
- TheFork - Restaurant reservations
- Esselunga/Coop - Grocery apps

Healthcare:

- Pagine Mediche - Find doctors
- MioDottore - Book appointments
- Farmacia di Turno - Find open pharmacies

Tracking Sheets

Digital Nomad Income Tracker

Month	Income Source	Hours Worked	Amount Earned	Exchange Rate	EUR Amount
January	Client A	_____	\$ _____	_____	€ _____
	Client B	_____	\$ _____	_____	€ _____
	Other	_____	\$ _____	_____	€ _____
	Total	_____	\$ _____		€ _____

Monthly Expense Tracker

HOUSING COSTS

- Rent: € _____
- Utilities (electricity): € _____
- Utilities (gas): € _____
- Utilities (water): € _____
- Internet: € _____
- Mobile phone: € _____
- Condominium fees: € _____
- **Total Housing:** € _____

DAILY LIVING

- Groceries: € _____
- Dining out: € _____
- Transportation: € _____
- Household supplies: € _____
- Personal care: € _____
- Clothing: € _____
- **Total Daily Living:** € _____

PROFESSIONAL

- Co-working space: € _____
- Professional services: € _____
- Equipment/software: € _____
- Networking events: € _____
- **Total Professional:** € _____

HEALTHCARE

- Insurance premiums: € _____
- Medical appointments: € _____
- Pharmacy: € _____
- Dental care: € _____
- **Total Healthcare:** € _____

GRAND TOTAL: € _____

Productivity Tracker

Day	Work Hours	Focus Time	Meetings	Admin	Distractions	Productivity (1-10)
Monday	_____	_____	_____	_____	_____	_____
Tuesday	_____	_____	_____	_____	_____	_____
Wednesday	_____	_____	_____	_____	_____	_____
Thursday	_____	_____	_____	_____	_____	_____
Friday	_____	_____	_____	_____	_____	_____
Weekly Total	_____	_____	_____	_____	_____	_____

Italian Progress Tracker

Month	Speaking (1-10)	Listening (1-10)	Reading (1-10)	Writing (1-10)	Confidence (1-10)
Month 1					
Month 2					
Month 3					
Month 6					
Month 12					

Success Metrics Tracker

Month 1:

- Work maintained: ____%
- Income stable: Y/N
- Stress level: __/10
- Italian words: ____
- Local friends: ____
- Regrets: __/10

Month 3:

- Work maintained: ____%
- Income stable: Y/N
- Stress level: __/10
- Italian comfort: __/10
- Local friends: ____
- Happiness: __/10

Month 6:

- Work thriving: Y/N
- Income growing: Y/N
- Life balanced: __/10
- Italian improving: Y/N
- True friends: ____
- Staying?: Y/N/Maybe

Month 12:

- Goals achieved: ____%
 - Income status: _____
 - Life satisfaction: __/10
 - Italian level: _____
 - Community: __/10
 - Next year?: _____
-

Problem-Solving Flowcharts

Internet Connection Problems

Problem: No Internet Connection

- ↓
- 1. Check physical connections → Modem/router powered on? → YES → Continue
- ↓
- 2. Check device WiFi → Connected to correct network? → YES → Continue
- ↓
- 3. Test with other devices → Other devices working? → NO → Router problem
- ↓
- 4. Restart router → Unplug 30 seconds, plug back in → Wait 5 minutes
- ↓
- 5. Still no connection? → Call ISP technical support:
 - TIM: 187
 - Vodafone: 190
 - Fastweb: 192193
 - WindTre: 159

Banking Issues

Problem: Card Not Working

- ↓
- 1. Check card status → Card expired? → YES → Contact bank for replacement
- ↓
- 2. Check account balance → Sufficient funds? → NO → Add funds
- ↓
- 3. Check daily limits → Exceeded spending limits? → YES → Contact bank
- ↓
- 4. Try different ATM → Same problem? → YES → Card may be blocked
- ↓
- 5. Contact bank immediately → Report card problems

Healthcare Emergency

Problem: Medical Emergency

- ↓
- 1. Assess severity → Life-threatening? → YES → Call 118 immediately
- ↓
- 2. Not life-threatening → Need immediate care? → YES → Go to Pronto Soccorso
- ↓
- 3. Minor issue → Can wait? → YES → Call medico di base or visit pharmacy
- ↓
- 4. Language barrier → Need English speaker? → Ask for "medico che parla inglese"
- ↓
- 5. Insurance questions → Show European Health Card or private insurance

Bureaucratic Problems

Problem: Document Rejection

- ↓
 - 1. Understand reason → Ask "Qual è il problema?" → Get specific explanation
 - ↓
 - 2. Missing documents → Get list of required documents → Obtain missing items
 - ↓
 - 3. Incorrect format → Need different version? → Get proper format/translation
 - ↓
 - 4. Expired documents → Need updated versions? → Obtain current documents
 - ↓
 - 5. Resubmit application → With all corrections → Follow up on timeline
-

Additional Resources

Document Tracker Template

Document	Original	Copies	Translated	Apostilled	Digital Backup	Status
Passport	✓	___	N/A	N/A	✓	Current
Birth Certificate	✓	___	___	___	✓	___
FBI Background Check	✓	___	___	___	✓	___
Degree/Diploma	✓	___	___	___	✓	___
Client Contracts	✓	___	___	N/A	✓	___
Bank Statements	✓	___	___	N/A	✓	___
Tax Returns	✓	___	___	N/A	✓	___
Health Insurance	✓	___	___	N/A	✓	___
Lease Agreement	✓	___	___	N/A	✓	___

Annual Budget Planning Worksheet

INCOME

- Salary/contract income: € _____
- Freelance income: € _____
- Investment income: € _____
- Other income: € _____
- **Total Annual Income:** € _____

FIXED COSTS

- Rent (€ _____ × 12): € _____
- Insurance (€ _____ × 12): € _____
- Phone/Internet (€ _____ × 12): € _____
- **Total Fixed Costs:** € _____

VARIABLE COSTS

- Utilities (average € _____ × 12): € _____
- Food (€ _____ × 12): € _____
- Transportation (€ _____ × 12): € _____
- Entertainment (€ _____ × 12): € _____
- **Total Variable Costs:** € _____

IRREGULAR COSTS

- Visa renewals: € _____
- Document renewals: € _____
- Professional services: € _____
- Equipment replacement: € _____
- **Total Irregular Costs:** € _____

SAVINGS GOALS

- Emergency fund: € _____
- Travel fund: € _____
- Home country visits: € _____
- **Total Savings Goals:** € _____

BUDGET SUMMARY

- Total Income: € _____
- Total Expenses: € _____
- **Net Position:** € _____

Notes Section

Use this space for your own notes, observations, and plans:

End of Resource Collection

Remember: This collection is designed to be printed and used as a working document. Feel free to modify, expand, or reorganize based on your specific needs. Buona fortuna with your Italian digital nomad journey!