

Ciao, Savings Account: Printable Worksheets & Resources

Copyright © 2025 by Cole Maretti

All rights reserved. No part of this publication may be reproduced, stored or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, scanning, or otherwise, without written permission from the publisher. It is illegal to copy this book, post it to a website, or distribute it by any other means without permission.

Disclaimer

This book is based on the author's personal experiences, independent research, including interviews, public forums, and AI-assisted analysis of publicly available sources as of June 2025. The content has been transformed into original insights and interpretations. While every effort has been made to ensure the accuracy and reliability of the information provided, the author and publisher make no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability, or availability of the information, products, services, or related graphics contained in this book for any purpose. Any reliance you place on such information is strictly at your own risk.

This book is not intended to be a substitute for professional advice. Readers should consult with qualified professionals for legal, financial, tax, or other specialized advice relevant to their specific circumstances. The author and publisher are not liable for any actions taken or decisions made based on the information provided herein.

The book contains fictional characters and anecdotes. Any resemblance to actual persons, living or dead, or actual events is purely coincidental. Names have been changed to protect privacy and ensure the stories are not identifiable as real individuals.

The author and publisher are not affiliated with or endorsed by any third-party entities mentioned in this book. All opinions expressed are those of the author and do not necessarily reflect the views of any third parties.

Readers are responsible for their own decisions and actions based on the information provided in this book. The author and publisher shall not be liable for any loss or damage arising from the use of this book or the information contained herein.

Laws, regulations, and practices can change over time. It is the reader's responsibility to verify the current status of any information provided in this book, particularly regarding visas, taxes, healthcare, and other legal or regulatory matters.

By using this book, you agree to these terms and conditions. If you do not agree with these terms, please do not use this book.

Table of Contents

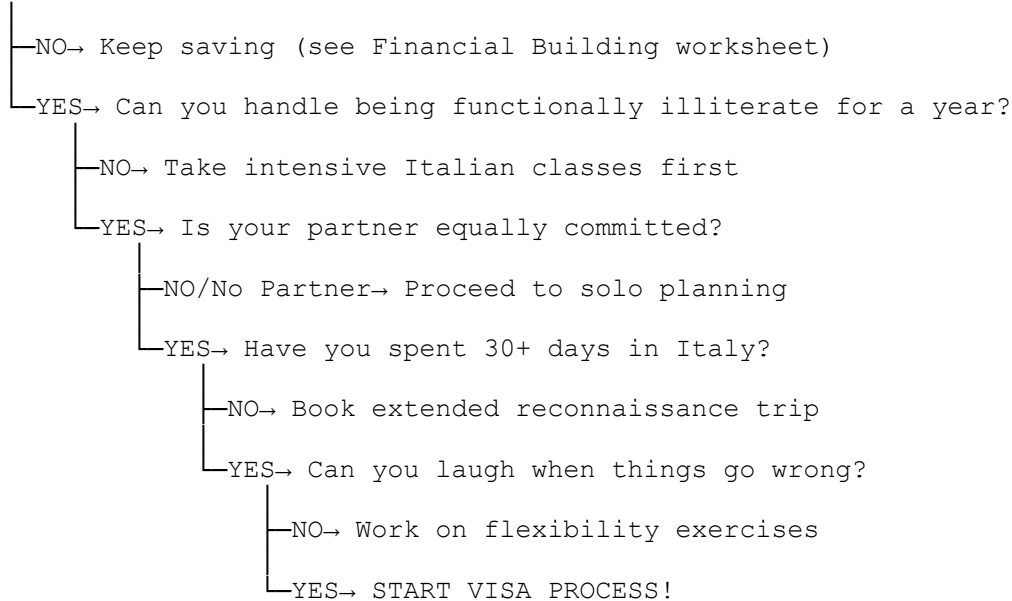
1. Reality Check Exercises
 - Decision Flowchart: Should I Move to Italy?
 - The Discomfort Inventory
 - The Partner Alignment Test
 - The Reality Check Bingo Card
 - The Expat Emotional Rollercoaster Map
2. Financial Planning Worksheets
 - Your Real Income Calculator
 - Sample First-Year Budget (Bob & Carol's Example)
 - First-Year Fund Calculator
 - Location Reality Check by Budget
 - Financial Tracking Sheets
3. Document Checklists
 - Visa Requirements Checklist
 - Apostille Tracker
 - Timeline Checklists (6 months, 3 months, 1 month, first week)
4. Location Planning Tools
 - City Comparison Matrix
 - Best Cities by Budget Guide
 - Climate Comparison Chart
 - Location Decision Tree
5. Healthcare Resources
 - Medication Translation Tracker
 - Doctor Visit Prep Sheet
 - Healthcare Costs Comparison
 - SSN Enrollment Process Guide
6. Language Learning Resources
 - Essential Phrases Cheat Sheet
 - Bureaucratic Scenario Scripts
 - Phone Conversation Survival Scripts
 - Key Italian Phrases for Bureaucracy
7. Banking & Financial Management
 - Recommended US Banks for Expats
 - Money Transfer Services Comparison
 - Monthly Budget Requirements by Region
 - Currency Conversion Quick Reference
8. Social Integration Tools
 - Weekly Social Inventory Worksheet
 - Weekly Check-In Template for Couples
 - Division of Labor Agreement
 - 90-Day Social Action Plan
9. Emergency Preparedness
 - Crisis Management Contacts
 - "When Shit Hits the Ventilatore" Worksheet

- The "Oh Shit" Plan Template
 - 10. Quick Reference Guides
 - Annual Bureaucratic Calendar
 - Success Indicators by Year
 - Common Mistakes to Avoid
 - The Bottom Line Quick Reference
-

Reality Check Exercises

Decision Flowchart: Should I Move to Italy?

START: Do you have \$2,500+/month passive income?



The Discomfort Inventory

Rate your tolerance for each situation (1 = "I'll die" to 5 = "No problem"):

Situation	Rating (1-5)
Stores closed randomly	_____
No one speaks English	_____
Dinner at 9 PM	_____
Everything takes 3x longer	_____
Bank hours: 8:30-1:30	_____
August: everything closed	_____
No dryer (line dry only)	_____
Bidet confusion	_____
Manual transmission only	_____
Cash-only businesses	_____

Scoring:

- 40-50: You're ready
- 30-39: You'll adapt with effort
- 20-29: Consider extended visits first
- Under 20: Book a nice hotel in Tuscany

The Partner Alignment Test

Person 1:

- My ideal Italian city: _____
- Acceptable monthly budget: \$ _____
- Length of commitment: _____
- Deal breakers: _____

Person 2:

- My ideal Italian city: _____
- Acceptable monthly budget: \$ _____
- Length of commitment: _____
- Deal breakers: _____

Compatibility Score:

- Same city: +10 points
- Budget within \$500: +10 points
- Commitment within 1 year: +10 points
- No conflicting deal breakers: +10 points

Under 30 points? Time for wine and serious conversation.

The Reality Check Bingo Card

B	I	N	G	O
Googled "Italy retirement visa" at 3 AM	Calculated currency conversion 50+ times	Joined 5 expat Facebook groups	Practiced ordering coffee in Italian	Checked Zillow in Italy
Had panic attack about healthcare	Told someone "We're thinking about Italy"	Watched every Italy show on Netflix	Started Duolingo	Made spreadsheet with cities
FREE SPACE: Drank wine while planning	Argued with partner about cities	Checked bank balance nervously	Read expat horror stories	Still want to go
Bookmarked 20+ rentals	Worried about missing family	Researched Italian bureaucracy	Felt overwhelmed	Googled "Italian healthcare quality"
Said "Life's too short"	Imagined morning cappuccino	Checked flight prices	Made "pro/con" list	Wine consumption increased

The Expat Emotional Rollercoaster Map

Your First Year Emotional Journey

Months 1-2: "The Honeymoon High"

- Everything is AMAZING! 🍷
- "I can't believe I live here!"
- Post sunset photos daily
- Gelato is a food group
- Even bureaucracy seems charming

Month 3: "The First Wobble"

- "Why is the bank closed AGAIN?"
- Miss first [American thing]
- Google "overnight shipping from US"
- Still mostly enchanted
- Start real Italian lessons

Months 4-5: "The Reality Slap"

- First bureaucratic meltdown
- "I just want to understand the bus schedule!"
- Homesickness hits hard
- Question all life choices at 3 AM
- Eat feelings in pasta

Month 6: "The Adjustment"

- Find YOUR coffee bar
- Stop converting prices
- First successful phone call
- Make actual Italian friend
- Feel 49% normal

Months 7-8: "The Dip"

- "What have I done?"
- Everything feels hard
- Miss [specific American store]
- Consider quitting
- This is THE WALL

Month 9: "The Turn"

- Something clicks
- Argue successfully in Italian
- Realize you haven't cried in two weeks
- Start helping other expats
- Light appears

Months 10-11: "The Climb"

- Invited to Italian home
- Dream in Italian (badly)
- Stop apologizing for existing
- Feel actual joy again
- "Maybe I can do this"

Month 12: "The New Normal"

- Can't imagine leaving
- Visiting US feels weird
- Italy problems = your problems
- You survived the first year
- You're different now (good different)

✓ Check off each month as you survive it: ☐1 ☐2 ☐3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 ☐11 ☐12

Financial Planning Worksheets

Your Real Income Calculator

Monthly Guaranteed Income:

- Social Security: \$ _____
- Pension(s): \$ _____
- Annuities: \$ _____
- Total Guaranteed: \$ _____

Variable Income (Use Conservative Estimates):

- Investment dividends: \$ _____
- Rental income (net): \$ _____
- Other passive income: \$ _____
- Total Variable: \$ _____

Reality Check:

- Total Monthly: \$ _____
- Multiply by 0.8 (currency buffer): \$ _____
- THIS is your real budget: \$ _____

Sample First-Year Budget (Bob & Carol's Actual Example)

PLANNED vs. REALITY:

Category	Planned	Reality	Difference
Rent	\$1,200	\$1,200	\$0
Utilities	\$200	\$275	+\$75
Internet/Phone	\$75	\$110	+\$35
Groceries	\$500	\$650	+\$150
Restaurants	\$300	\$450	+\$150
Transportation	\$400	\$125	-\$275
Healthcare	\$50	\$35	-\$15
Entertainment	\$200	\$580	+\$380
Miscellaneous	\$300	\$425	+\$125
TOTAL	\$3,225	\$3,850	+\$625

First-Year Fund Calculator

One-Time Costs:

Item	Cost
Visa/Legal fees	\$2,000
Moving/Shipping	\$3,000
Deposits (rent + utilities)	\$3,000
Setup costs (phone, bank, etc.)	\$500
Furniture/Household	\$2,000
Emergency fund	\$10,000
Total Needed	\$20,500

Do you have this in addition to living expenses? ☐ Yes (proceed) ☐ No (keep saving) ☐ Sort of (who are you kidding?)

Location Reality Check by Budget

Under \$2,500/month: ☐ Southern Italy (Puglia, Basilicata, Calabria) ☐ Small towns anywhere ☐ Suburbs of major cities

\$2,500-3,500/month: ☐ Most of Central Italy ☐ Northern towns (not cities) ☐ Naples (if brave)

\$3,500-4,500/month: ☐ Florence, Bologna (carefully) ☐ Nice areas of Rome ☐ Lake towns

Over \$4,500/month: ☐ Anywhere except central Milan/Venice ☐ Stop reading and book your flight

Your realistic locations: _____

Financial Tracking Sheet

Month	Budgeted	Actual	Difference	Notes
January	\$	\$	\$	
February	\$	\$	\$	
March	\$	\$	\$	
April	\$	\$	\$	
May	\$	\$	\$	
June	\$	\$	\$	
July	\$	\$	\$	
August	\$	\$	\$	
September	\$	\$	\$	
October	\$	\$	\$	
November	\$	\$	\$	
December	\$	\$	\$	
TOTAL	\$	\$	\$	

Document Checklists

Visa Requirements Checklist

Financial Documents: ☐ 6-12 months bank statements ☐ Social Security award letter ☐ Pension documentation ☐ Investment account statements ☐ Tax returns (2 years) ☐ CPA letter (if needed)

Official Documents: ☐ Passport (valid 3+ years) ☐ FBI background check + apostille ☐ Birth certificate ☐ Marriage certificate (if applicable) ☐ Divorce decree (if applicable)

Italian Preparation: ☐ Health insurance policy (€30,000 minimum coverage) ☐ Accommodation proof (lease or property deed) ☐ Visa application forms ☐ Passport photos (4-6) ☐ Flight booking (refundable) ☐ Declaration of non-employment

Apostille Tracker

Document	Ordered	Received	Apostilled	Translated
FBI Check	// ____	// ____	// ____	// ____
Birth Certificate	// ____	// ____	// ____	// ____
Marriage Certificate	// ____	// ____	// ____	// ____
Divorce Decree	// ____	// ____	// ____	// ____
Other: _____	// ____	// ____	// ____	// ____

Timeline Checklists

6 Months Before Moving ☐ Research visa requirements for your consulate ☐ Start gathering financial documents ☐ Order FBI background check with apostille ☐ Begin document translations ☐ Research target cities ☐ Start Italian lessons

3 Months Before Moving ☐ Submit visa application ☐ Book consulate appointment ☐ Secure accommodation proof ☐ Purchase health insurance ☐ Plan reconnaissance trip ☐ Intensify Italian study

1 Month Before Moving ☐ Confirm accommodation details ☐ Transfer 3 months expenses to accessible account ☐ Pack strategically ☐ Scan all documents to cloud ☐ Get 90-day supply of prescriptions ☐ Create emergency contact list

First Week in Italy ☐ Apply for Permesso di Soggiorno at post office ☐ Apply for Codice Fiscale ☐ Open Italian bank account ☐ Get Italian SIM card ☐ Register residency at Anagrafe ☐ Enroll in healthcare system (SSN)

Location Planning Tools

City Comparison Matrix

City	Cost (1-5)	Healthcare (1-5)	Expats (1-5)	Transport (1-5)	Climate (1-5)	Total

Best Cities by Budget Guide

Under \$2,500/month:

- Lecce, Puglia - "Florence of the South"
- Palermo, Sicily - Authentic chaos
- Ascoli Piceno, Le Marche - Hidden gem

\$2,500-3,500/month:

- Perugia, Umbria - Hilltop perfection
- Lucca, Tuscany - Walled wonder
- Verbania, Lake Maggiore - Lake life

\$3,500-4,500/month:

- Bologna - Food capital
- Turin - Elegant and underrated
- Sanremo - Retirement riviera

Over \$4,500/month:

- Florence - Renaissance living
- Rome - Eternal city life
- Milan - Italian metropolis

Location Decision Tree

What's your budget?

- Under \$3,000 → Southern Italy or small towns
- \$3,000-4,500 → Central Italy, northern towns
- Over \$4,500 → Anywhere you want

What's your priority?

- Healthcare → Emilia-Romagna, Tuscany, Veneto
 - Expat Community → Rome, Florence, Milan
 - Affordability → Puglia, Sicily, Marche
 - Climate → Liguria, Southern coasts
-

Healthcare Resources

Medication Translation Tracker

US Medication	Generic Name	Italian Equivalent	Prescription?	Notes
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	
			<input type="checkbox"/> Yes <input type="checkbox"/> No	

Doctor Visit Prep Sheet

My Symptoms in Italian:

- "Ho dolore qui" (I have pain here) *point*
- "Da [numero] giorni" (For [number] days)
- "È sempre/qualche volta" (It's always/sometimes)

My Medical History Keywords:

- Diabete (diabetes)
- Pressione alta (high blood pressure)
- Allergia a _____ (allergy to)
- Operazione a _____ (surgery on)

Questions to Ask:

- "Quanto costa?" (How much?)
- "Serve ricetta?" (Do I need a prescription?)
- "Quando devo tornare?" (When should I return?)

Healthcare Costs Comparison

Public System (SSN):

- Annual fee: \$0-436
- GP visits: Free
- Specialist: \$22-44 copay
- Hospital: Free
- ER: Free (or \$27 for non-urgent)
- Prescriptions: \$0-16

Private Insurance:

- Basic: \$164-273/month
 - Comprehensive: \$327-545/month
 - Age 65+: Add 20-40%
-

Language Learning Resources

Essential Phrases Cheat Sheet

Daily Survival:

- "Non parlo bene italiano" - I don't speak Italian well
- "Può parlare più lentamente?" - Can you speak more slowly?
- "Dov'è...?" - Where is...?
- "Quanto costa?" - How much?
- "Non capisco" - I don't understand
- "È normale?" - Is this normal?
- "Più vino, per favore" - More wine, please

At the Questura:

- "Ho un appuntamento" - I have an appointment
- "Ecco i miei documenti" - Here are my documents
- "Cosa manca?" - What's missing?
- "Quando devo tornare?" - When should I return?

At the Comune:

- "Vorrei registrare la mia residenza" - I'd like to register my residency
- "Quali documenti servono?" - Which documents do I need?
- "C'è qualcuno che parla inglese?" - Is there someone who speaks English?

Universal Bureaucracy Phrases:

- "È normale?" - Is this normal?
 - "Quanto tempo ci vuole?" - How long does it take?
 - "C'è un altro modo?" - Is there another way?
 - "Posso pagare adesso?" - Can I pay now?
-

Banking & Financial Management

Recommended US Banks for Expats

1. **Charles Schwab** - No ATM fees worldwide
2. **Capital One 360** - No foreign transaction fees
3. **Fidelity Cash Management** - Integrates with investments
4. **USAA** - If eligible, excellent expat support

Money Transfer Services Comparison

Service	Fee	Exchange Rate	Speed	Limit
Wise	Low (\$15)	Best	1-2 days	\$1M/year
XE	Medium (\$25)	Good	2-3 days	No limit
Wire	High (\$45+)	Poor	3-5 days	No limit
PayPal	High (5%)	Worst	Instant	\$10k/trans

Monthly Budget Requirements by Region

Region	Single	Couple
Southern Italy	\$2,200+	\$3,000+
Central (small)	\$2,800+	\$3,800+
North (towns)	\$3,200+	\$4,200+
Major cities	\$3,800+	\$5,000+
Milan/Venice	\$4,500+	\$6,000+

Currency Conversion Quick Reference

USD	EUR (approx)
\$100	€91
\$500	€455
\$1,000	€910
\$2,500	€2,275
\$5,000	€4,550

Social Integration Tools

Weekly Social Inventory

Current Weekly Social Interactions:

- Coffee with friends: _____ hours
- Group activities: _____ hours
- Family time: _____ hours
- Casual conversations: _____ hours
- Total: _____ hours

In Italy, This Becomes:

- Subtract 70% for language barrier
- Subtract family time completely
- Add 2 hours for expat meetups
- Add 1 hour for confused interactions
- New total: _____ hours

Can you handle this reduction? ☐ Yes ☐ No ☐ Wine helps

Weekly Check-In Template for Couples

Week of: _____

Partner 1:

- Stress level (1-10): _____
- Biggest win: _____
- Biggest challenge: _____
- Need from partner: _____

Partner 2:

- Stress level (1-10): ____
- Biggest win: _____
- Biggest challenge: _____
- Need from partner: _____

Joint Activities This Week: ☐ Explored new neighborhood together ☐ Had meal without phones
☐ Laughed about something Italian ☐ Supported each other through bureaucracy

Division of Labor Agreement

Person 1 Handles: ☐ Financial transfers ☐ Medical appointments ☐ Questura nightmares ☐
Utility companies ☐ _____

Person 2 Handles: ☐ Housing stuff ☐ Social planning ☐ Market shopping ☐ Travel booking ☐

We Both Handle: ☐ Language learning ☐ Making friends ☐ Getting lost ☐ Drinking wine ☐

Signed in wine: _____ Date: _____

90-Day Social Action Plan

Days 1-30: Foundation ☐ Join 3 Facebook expat groups ☐ Identify local coffee bar ☐ Attend first meetup ☐ Start daily walks ☐ Find language exchange

Days 31-60: Expansion ☐ Become bar regular ☐ Join one activity ☐ Volunteer somewhere ☐
Host something small ☐ Make one Italian contact

Days 61-90: Integration ☐ Establish routines ☐ Deepen connections ☐ Plan future activities ☐
Feel less foreign ☐ Stop counting days

Emergency Preparedness

Crisis Management Contacts

Emergency Numbers:

- General Emergency: 112
- Medical Emergency: 118
- US Embassy Rome: +39 06 46741
- US Consulates: Milan, Florence, Naples

Your Personal Emergency Contacts:

- Landlord: _____
- Italian friend: _____
- English-speaking doctor: _____
- Local expat leader: _____

"When Shit Hits the Ventilatore" Worksheet

The Landlord Crisis: Your hot water heater explodes at 10 PM on Sunday.

Action Steps:

1. Text landlord (even though they're at the beach)
2. Call emergency number (if provided)
3. Ask neighbors for recommendations
4. Prepare for cold showers
5. Document everything with photos
6. Practice deep breathing
7. Remember: This is a story you'll laugh about later

Your Emergency Contacts:

- Landlord: _____
- Backup Italian friend: _____
- English-speaking plumber: _____
- Wine delivery: _____ (essential)

The "Oh Shit" Plan Template

If you need to return suddenly:

- Emergency fund location: _____
- U.S. contact person: _____
- Temporary housing plan: _____
- Healthcare reactivation: _____
- Story you'll tell: _____

If Italy doesn't work out:

- Acceptable timeline to try: _____
 - Financial point of no return: \$ _____
 - Face-saving exit strategy: _____
 - Plan B location: _____
-

Quick Reference Guides

Annual Bureaucratic Calendar

Month	Task	Where	Documents Needed
January	Tax prep begins	CPA	Previous year records
February	Health insurance renewal	Online/ASL	Tessera Sanitaria
March	Permesso renewal (if needed)	Questura	All originals
April	Italian taxes due	Commercialista	Income documents
May	Property tax (IMU) 1st	Comune	Property docs
June	Annual lease review	Landlord	Lease agreement
July	-	-	-
August	Everything closed	Beach	Sunscreen
September	Residency check	Anagrafe	Permesso
October	Health checkup	ASL	Tessera
November	Insurance renewals	Various	Policies
December	Property tax (IMU) 2nd	Comune	Property docs

Success Indicators by Year

Year 1: Survival

- Permesso in hand
- Basic Italian conversations
- Neighborhood recognition
- Routine established
- Crisis weathered

Year 2: Stabilization

- Arguing in Italian
- Italian-only friends
- Considering property
- Helping newcomers
- Fewer comparisons

Year 3+: Integration

- Dreaming in Italian
- Local involvement
- Can't imagine leaving
- Italian "family"
- True belonging

Common Mistakes to Avoid

First-Year Pitfalls

1. Overpacking - Italy has everything you need
2. Rushing housing - Take time to find the right fit
3. Avoiding bureaucracy - Face it early
4. English bubble syndrome - Push beyond comfort
5. Comparison trap - Stop comparing to "home"
6. Isolation tendency - Force yourself to socialize
7. Budget denial - Track spending honestly
8. Healthcare procrastination - Register immediately
9. Tax ignorance - Get professional help
10. Premature surrender - Push through month 18

The Bottom Line Quick Reference

Can You Afford It?

- Minimum needed: \$2,500/month
- Comfortable: \$3,500/month
- First year: Add \$25,000

Will You Qualify?

- Passive income required
- Clean background check
- Health insurance mandatory
- Accommodation proof needed

Will You Thrive?

- Language effort essential
- Patience mandatory
- Humor helpful
- Community crucial
- Flexibility required

Remember: Every successful expat started exactly where you are now—uncertain but willing.

Note: All information is current as of 2025. Requirements change. Verify current regulations.