

THAILAND CHEATSHEET

*How to overcome the most common challenges
when moving to and living in Thailand.*



EXPATDEN

INTRODUCTION

This Thailand Cheat Sheet aims to help you overcome the most common challenges you'll face when moving to and living in Thailand.

These challenges are securing visas, finding work and school, sending money, speaking Thai, renting, and staying healthy.

It also points out the exact serviced providers you can use while living in Thailand.

This Starter Kit, along with the articles on the website, are yours free of charge.

If you find it useful and appreciate our hard work, [you can support us on Patreon](#).

Your support helps us create more guides. It also helps expats just like you overcome the challenges of living, working, retiring, or starting businesses abroad.

****Disclaimer:** This Thailand Cheat Sheet includes links to partner companies. We receive financial compensation from them. This happens at no cost to you and helps us cover some of the expenses of running ExpatDen.*

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USEFUL SERVICES

Here's a list of services you'll find useful when moving and living in Thailand. It lists only the service providers we feel comfortable recommending.

Business

Corporate Help – Fill out this form to get help for any issue you have with your company in Thailand. We can give you advice or put you in touch with someone who can help you with setting up a business, relocating, accounting, office spaces, taxes, finance, legal, payroll, and recruitment.

Group Insurance – Fill out this form to get in touch with a reliable broker who can provide suitable group health insurance for your business.

Health

Bangkok Hospital – Get medical treatment in a top-tier hospital in Thailand. They have experienced doctors, modern equipment, and exceptional services.

BIDC – The specialized dental clinic in Bangkok with international standards. They provide everything you'll need for dental care.

Health Insurance

ACS – An international insurance company providing full health coverage and the option of lifetime renewal if you apply before the age of sixty. It's a great option if you want to visit any premium hospital in Thailand.

Luma Health – A local insurance company that provides health insurance for expats and locals in Thailand. In our opinion, their Asia Care Plus health insurance plan is one of the best value-for-your-money plans on the market.

Mister Prakan – A local insurance broker providing comprehensive insurance plan comparisons. Recommend for those who want to get quality local insurance in Thailand.

Language

[Thaipod101](#) – A great tool to study Thai Online. It includes step-by-step videos and podcasts that help you quickly speak and understand Thai.

[Learn Thai From a White Guy](#) – Online Thai courses created by an expat who's lived in Thailand for more than 16 years. He helps other expats get fluent in Thai quickly using clever learning tactics.

Legal

[Legal Services](#) – Fill out the form to contact an ethical and affordable law firm. They can help you with general legal matters including rental disputes, contracts, notarizations, and litigations.

Money Transfer

[TransferWise](#) – A quick, cheap, and easy way to send money to Thailand. Transfer fees and exchange rates are better than most wire transfers.

[Xendpay](#) – An alternative to TransferWise. The website's a bit more complicated to use but provides better rates in some cases.

Moving

[Moving Quotes](#) – Fill out the form to get quotes from international moving companies. You can compare and find the most suitable one based on your needs.

[Boonma](#) – A reputable pet shipping company in Thailand. They can help you bring your pet in and out of Thailand to and from many other parts of the world.

Real Estate

[Real Estate Agent](#) – Get in touch with a real estate agent we feel comfortable recommending. Suitable for those who want to quickly find a good place to rent or buy in Bangkok.

School

[KIS](#) – A leading international school in Bangkok. At KIS, your child gets quality education tailored to his or her personality, needs, and learning style from trained IB instructors, and they become part of a diverse community of students from over 49 countries.

Shopping

[Lazada](#) – It's like the Amazon of Thailand. You can buy almost everything you need from Lazada, which is the biggest online shopping website in Thailand. They offer free shipping and fast delivery.

[HappyFresh](#) – You can buy groceries, food, and fresh products from this site. They also deliver products from Tesco, Big C, and Gourmet Market.

Taxes

[1040Abroad](#) – A tax firm for American expats who live in Thailand or abroad. They can help you with US tax advice or filings.

[Switchaya Nukkam](#) – An accountant who can help you with tax in Thailand. She also provides accounting services for corporations.

Transportation

[Expedia](#) – Use it when you need to buy airline tickets to anywhere in the world. Many times you'll land a great deal on Expedia. They compare deals from different websites and show you the best based on price or flight duration.

[HappyCar](#) – Check out HappyCar if you need to rent a car in Thailand. Similar to Expedia, they compare prices and show you the best deals available.

Visas

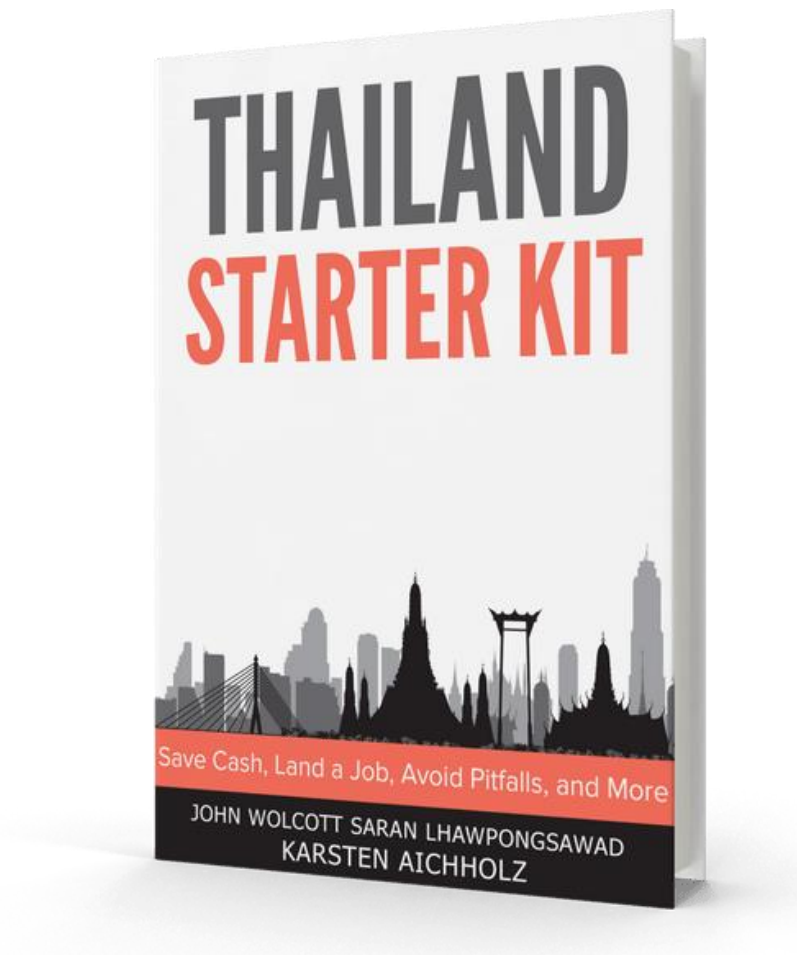
Thailand Elite Visa – The easiest and most convenient long-term visa in Thailand. It's available to everyone and gets you five to 20 years in Thailand.

Relocation Service – A service providing a visa and a work permit for expats to help you work legally in Thailand without having to register a company or being employed in Thailand.

Working

Text and Talk – A TEFL school accredited by Thailand's Ministry of Education. The academy is perfect for you if you're looking to be an English teacher in Thailand. They also guarantee job placement for qualified students.

THAILAND STARTER KIT



What you need to know land a job in Thailand, stay long-term, save \$1000s, and live Hassle Free.

[Find out More](#)

VISAS

If you want to have a fresh start on life in a new country, then Thailand is the place to live. The cost of living is low, yet you can still live a life high in quality.

But in order to legally stay here long-term, you need to figure out first what visa you'll need to get--which mainly depends on the purpose of your visit.

If you don't get the right visa, you could be creating more headaches for yourself than necessary. Many people spend their first few years in Thailand on a tourist visa, paying for expensive visa runs and extensions. They're not aware of all the visa options available to them.

But if you get it right the first time, you could save countless hours and cash on these menial tasks.

Of course, visas are tricky. But the good news is, as long as you have the right documents and know how to deal with immigration officers, you'll have a very good chance of getting a visa.

Let's take a look at the visa options you have.

Work Visas

The official term for a work visa is a Non-Immigrant Visa B and it allows you to stay in Thailand for one to two years and can be renewed every year.

Thailand Elite Visa

The Thailand Elite Visa is the most convenient visa in Thailand. It's available to anyone and gets you five to 20 years in Thailand. It's easy to do and comes with almost no paperwork. With this visa, you won't have to do visa runs anymore.

You can [find out more from this article](#).

Non-Immigrant Visa B can be issued based on two scenarios:

- You are hired by a company in Thailand
- You create a company in Thailand and hire yourself

However, if you are working in the field of IT or ecommerce and already have your own clients, you can [use a relocation service](#). They can help you and your team with Thailand visas.

But the most common scenario is to be hired by a company in Thailand. Once you get a job, the company should assist you with getting both a Non-immigrant Visa B and a work permit.

On your side, you'll need to show your education qualifications, resume, photo, and employment certificates.

You can also create your own company and get a visa during the process. But a majority of industries require you to found a company with Thai nationals.

Please read our guide on [setting up a business in Thailand](#) for more information. You can also [contact us to get things started](#).

On paper, there are also other ways to get a Non-immigrant Visa B. If your company is overseas but sending you to work in Thailand, or you invest ten million baht here, you can get a visa. But it's pretty complicated to do and only a few people qualify for it.

Guardian Visas

If you send your son or daughter to study in Thailand, chances are you might be able to get a guardian visa based on your child's student visa. There are three main requirements for this visa.

- Your child needs to be under 20 years old
- Your child needs to study in a school in Thailand
- You must have at least 500,000 baht in your Thai bank account.

To find out about this kind of visa, check out our [international schools in Thailand guide](#).

Once your son or daughter is successfully enrolled, the school should help you through the process of getting the visa.

Marriage Visas

If you have a Thai wife or husband and are legally married to them and can show your marriage certificate, then good news for you. You are eligible for a Thai marriage visa, allowing you to stay in Thailand for one year, which can be renewed every year after that inside Thailand.

The official term for the marriage visa is a non-immigrant type O visa with one-year extension of stay based on marriage.

To do that, you need to first apply for a non-o visa in your home country, then fly to Thailand and extend it to one year based on marriage.

You mainly need to show one of two things to apply for the extension: 400,000 baht in a Thai bank account deposited two months before applying.

You need the same financial proof every time you want to renew the visa.

But if you are married to a Thai guy, you don't need to show this financial proof. It's part of Thai culture that a man needs to make enough money to take care of his family.

You can check out [this article for more details](#). It's based on our editor's experience of getting a marriage visa in Thailand. He has a Thai wife and they moved from America to Thailand.

You can still work legally in Thailand with a marriage visa as long as you have a work permit.

Retirement Visas

So, you want to spend your retirement surrounded by the beautiful beaches and mountains of Thailand? You've made the right choice! Thailand has been a popular destination for retirees for a very long time now. The weather is nice (though it can get hot during certain parts of the year) and the cost of living and healthcare are cheap.

You can apply for a retirement visa from both outside and inside of Thailand. The process is similar. But the required documents can be different based on the Thai embassy that you go to. The safest way is to check directly on the embassy's website. Or simply call them.

Here are the main qualifications of the retirement visa:

- You need to be at least 50 years old
- You need to have 800,000 baht in your bank account or a letter from your country's embassy stating that you have a monthly income of at least 65,000 baht

Some embassies may require you to do a medical checkup and get police clearance. But some may not. If you are not sure, just do it and bring the proof.

You can read more about [retirement in Thailand](#) and find out all you need to know about retiring in Thailand.

Long-Term Visa Warning

Two things you should always keep in mind for all types of long-term visas, including work, marriage, and retirement visas:

First, you need to do 90-day notifications at any immigration office in Thailand.

Second, if you want to leave the country, you need a re-entry permit. Otherwise, your visa will be voided. In case you plan to travel in and out of the country many times on your valid visa, get a multiple-entry visa. This way you can fly anywhere you want without having to worry about the re-entry permit.

How about Education Visas?

You might be asking yourself, "Hey, why don't you mention anything about education visas? I see many people come here, take a Thai language course, and stay here long-term."

The answer to this question is simple. The Thai government has been cracking down on people who abuse this visa. And now they make you take a Thai exam in order to get an extension.

Of course, if you're legitimately learning Thai, then you'll have no problems. But the days of enrolling in Thai courses just for the visa have come to an end.

If you want to get an education visa the right way, check out our [learning Thai language guide](#). Any schools mentioned there should be able to provide you with a visa.

I'm Not Eligible for any of the Visas Mentioned Above--What Should I Do?The Thailand Elite Visa is your best bet.

It's available to anyone and gives you five to 20 years in Thailand. Paying the application fee is their main condition. Alternatively, you can check out a tourist visa.

When you come to Thailand from many countries, you'll get up to 30 days without a visa. It's called visa exemption status. It can be extended for another 30 days inside Thailand, giving you 60 days in total.

But if you want to stay longer than that, you'll need a single-entry or multiple-entry tourist visa, which you'll have to apply for at the Thai Embassy in your home country.

With a single-entry tourist visa you'll be given 60 days in Thailand with the chance for a 30-day extension, giving you 90 days in total.

A multiple-entry tourist visa, on the other hand, can give you up to 270 days in Thailand if you know how to maximize the visa.

These 270 days would give you enough time to settle down and go through the process of getting a long-term visas based on your needs.

However, tourist visas only work a few times a year. Otherwise, you risk getting banned from entering Thailand.

JOBS

I met Stefan a few years ago. He was a friend-of-a-friend. An ex-corporate employee turned English teacher.

I like knowing what motivates people to make Thailand their home. So I got to asking him what brought him to Thailand. He went on to tell me about all the trips he made to Thailand over ten years. And how fell in love with the climate and the food and the people (and eventually his wife).

Like so many of us who come to Thailand and get the bug, he decided to make Thailand his home. But he was 15 years deep into a corporate job. He wasn't sure how he'd make the leap.

So he put together a plan that would help him become financially stable enough to leave the comforts of corporate America for a more adventurous life teaching English in Thailand.

As I sat and talked with him, he told me about all the mistakes and successes he made over the years in Thailand. His biggest successes? Stefan narrowed them down to three.

But taking a look into what Stefan did, I wanted to remind you first about the important of Thai language. Many companies might not list out speaking Thai as a requirement but knowing it can increase the chance of getting a job here.

Thais are easily impressed by foreigners who can speak Thai. And knowing it allow you to communicate with many Thai employees who cannot speak English at all.

In addition, knowing at least basic conversation skills helps out a lot with everyday life. To start learning Thai today, check out [Thaipod101](#).

Here's what Stefan did to get a job here:

1. Get into the country by teaching English

Stefan did what most other people do: teach English. But what he soon discovered was that teaching English was just a way to get his foot into the country. Few people actually make careers out of teaching English in Thailand.

Teaching English is a way to stay here long-term until you learn how to network for other jobs, perhaps something you're a bit more interested in.

Even if you don't want to teach for the rest of your life, having a TEFL from an accredited school like [Text-And-Talk Academy](#) is a good way into the professional workplace in Thailand.

2. Network--online and off

This is where Stefan told me everything came together for him. He had friends in all areas of life in Thailand. And they knew he had hobbies that he was good at: writing, editing, videography, and photography. And his friends started reaching out to Stefan for his skills. And his friends referred more people to him.

Soon enough, Stefan taught English less and less and instead made money doing what he loved.

But Stefan also knew this kind of work wasn't technically legal. After some research he found a Thailand Board of Investors promoted company that could hire him as an employee, bill his clients, pay him a salary, and even get him a work visa.

Stefan now works legally in Thailand under a company that hires digital nomads, IT workers, writers, and more.

3. Use the right job hunting websites

If you are still looking for a job, you can check out [JobsDB](#) where the most sophisticated jobs tend to be posted online. This is also where my company posts ads for which we consider foreigners.

[LinkedIn](#) is also popular and local recruiters tend to use it to find new staff - keeping your profile up to date and showing you're in Bangkok is highly recommended. Think a bit about what keywords recruiters might use when trying to find someone for a position you might be interested in and be sure to add them to your profile.

Offline there's [Bangkok Post](#) as well as a number of recruitment agencies, with [PRTR](#) being the largest.

The biggest challenge is to find jobs that offer a work permit to foreigners. Your best are usually Bangkok-based companies in the tech sector - e.g. [Lazada](#), an Amazon-clone, has 198 open positions listed on their website for the region. Other web companies that hire a broad profile of applicants are [Expedia](#), [Agoda](#), and [aCommerce](#).

But I try many job websites before and never get any offer?

Great question. And you are not along in this case due to current issue with Thailand job market. There are plenty of other opportunities for you in addition to the job sites.

Text & Talk TEFL Academy



There's no doubt that teaching English is the most popular job for expats around the world. But no all teaching jobs are equal.

If you want to land a good teaching job in Thailand, get your TEFL certificate through [Text & Talk TEFL Academy](#)

COST OF LIVING

So, you're on the cusp of making the leap. But you're not sure how much money it'll cost you to live in Thailand.

You've read of some people living off \$500 a month. While others won't settle for a lifestyle costing less than \$2,000 a month.

In reality, here's a good rule of thumb: The amount of money you spend each month in Thailand will be directly related to the lifestyle you're comfortable living.

But here's the other thing. Whether you're a high-roller or low-baller, there's always room to save money on your month-to-month expenses of living in Thailand.

Here's a breakdown of average cost of living per month in Thailand. With the right strategies, though, you could lower these monthly expenses by over 62%.

Visas - \$68

Visas fees aren't expensive. However, when including other related expenses, you can easily spend \$68 a month or even more if you do not come to Thailand with the right visa. This is because you need to leave the country and pay for transportation, a place to stay, visa fees, and even agency fees--if you consider using one.

Rent - \$600

You'll pay, on average, at least \$600 a month for a small 377 square foot condo in popular Bangkok locations. However, with the right strategies you can rent a new condo that's more than 20% cheaper in the same condo. But you need to know how to find these condos and how to negotiate with the owner. And if location isn't important to you, you can find places to rent that are up to 50% cheaper than listed prices.

Cell Phone and Internet Service - \$60

Cell phone and internet packages in Thailand cost around \$40 a month. If you need an "okay" TV package, add another \$20 to that cost. Fortunately, major service providers here combine cell phone, internet, and TV packages into a single bundle, decreasing the cost by 50%. There are also secret packages that can further decrease your costs.

Electricity and Water - \$120

The cost of electricity and water in Thailand is cheap. Even if you turn on one or two AC units every night, you can expect to pay no more than \$60 a month. However, many people are paying \$120 for this. The reason? They don't know that their condo charges double the amount for electricity and water use than what utility companies charge.

Food - \$600

Food in Thailand may be cheap, but you can end up paying the same amount that you would back home. And the cost of Western food in Thailand is similar to the cost in the US. And to your surprise, McDonald's, KFC, StarBucks, and popular Western chains costs more in Thailand. To significantly decrease this cost, knowing how to eat local food isn't enough. You need to know *where* to eat local food.

Transportation - \$170

Many people never realize that they are paying too much for transportation. It's a small amount of money every day, but over the months, it adds up. For example, when you go to work, you'll pay 20 baht for a motorcycle taxi from your condo to the BTS station, 50 baht for a one-way BTS trip, and another 20 baht for a motorcycle ride from the BTS station to your office. That adds up to 180 baht per day, on average, or \$170 per month.

Gyms - \$70

When living in Bangkok, sooner or later you'll want to get yourself a gym membership. Maybe you want to get in shape, relieve your stress from living overseas, or find new friends or a special someone. Gym memberships could cost you \$70 a month. Unless you know where to train--for free.

Total - \$1,688

The average amount you'll pay each month for the basics is \$1,688. When you include other expenses, including medical costs (which could cost around \$70 per hospital visit), travel costs, the occasional special meal, entertainment, parties, clothes, and much more, you could end up paying over \$2,000 a month.

And what if you're traveling as a couple or with a family? Multiply these expenses by the number of people you're coming to Thailand with. Things add up quickly, don't they?

You can use our [free Thailand cost of living calculator](#) to give you an idea of how much you need to live in Thailand.

But don't fret!

If your number seems high, there are many ways to cut these expenses and live comfortably with just \$844 or less a month.

How?

Download [Thailand Starter Kit: Save Cash, Land a Job, Avoid Pitfalls, and More](#).

For about the cost of a hamburger at the airport, you'll find out how to save \$10,128 a year in Thailand.

HEALTH

Your health is so important but often goes ignored. Sooner or later, you'll get sick in Thailand. You might get a common cold or stomachache from eating that delicious som tam from the food stall. Or you may have something a bit more serious but never realized it.

When moving to a new country, you should be especially careful with your health. You are often alone here without your family to take care of you. This is why it's important to plan in advance. What do you need to do in case of a crisis? Which hospital should you go? And do you know the number to an ambulance?

The safest route is to go with health insurance. You pay the premium once a year and have your medical care treatment budget in control. You will not break the bank when serious illnesses or accidents occur.

A recommended plan is offered by [Luma Health](#). It is one of the best value-for-your-money plans currently on the market and covers 100% as long as it's under the plan limit of 32 million baht.

In addition, having health insurance also means a hospital can't deny you treatment. It's a rare case, but some hospitals in Thailand will want to make sure you have enough money to pay for medical treatment.

And this is something you really don't want to happen especially in the life-or-death situation.

If you're looking for more information on health insurance, you should take a look at

LUMA HEALTH



[Luma's Asia Care Plus](#) comes with 32 million baht in coverage and full IPD coverage even for cancer treatment. They have direct billing set up with many top hospitals in Thailand. They can also cover you in several countries throughout Europe and the world.

our in-depth write up of [health insurance matters for expats in Thailand](#).

Our recommended hospital in Thailand is [Bangkok Hospital](#). It's not the cheapest option out there but the hospital is highly recommended by doctors in the US and Germany.

For dealing with common ailments, the best bang for your buck can be found at either [Chulalongkorn Hospital](#) or [Siriraj Hospital in Bangkok](#). Going to these government hospitals and paying in cash will often prove to be a much better deal than the conventional insurance and hospital route. The downside are long wait times.

Additionally, these government hospitals are often crowded without any English support, making it hard for expats who can't speak Thai. So, private hospitals are normally the place for us.

You can also check out this article for a list of [private hospitals in Bangkok](#).

Oh, and by the way, the emergency number for an ambulance is 1669. Staff there can speak English and should dispatch an ambulance to your location within 10 to 30 minutes of you call, depending on your location.

BANGKOK HOSPITAL



At [Bangkok Hospital](#), you can get great medical care from internationally trained doctors, specialists, and nurses at modern facilities.

Visit them for medical care or health checkups.

RENT

Rent is not your only expense in Thailand, but it's going to significantly impact the level of your happiness while living here. You need to make sure you're going to pick an area that is safe, is next to public transportation, has tons of food, and is close to work.

What You Should Know

One-year contracts are the most common duration you'll find when renting in Thailand, but you can still find 6- and 3-month contracts.

Although new regulations were introduced in February of 2018 that limited security deposits to one month, owners still ask for two months' worth of rent--and another month's rent for the first the first month's rent.

This goes with water and electric fees as well, where some properties charge their own rates instead of using the rates of the province utility.

An average condo normally starts at 10,000 baht a month. For this price you'll get a small condo, maybe around 30 square meters. The average price for larger condos is around 15,000 baht to 20,000 baht a month, while it can easily cost over 30,000 baht for ideal locations.

If you're planning to stay here for at least a year, you can let a real estate agent do the work for you. The listings they send you can even be similar to what you find yourself. They will also take you to the right building and street without charging you

REAL ESTATE AGENTS

If you want to save time and pick from a variety of available rentals, skip the search and **use a real estate agent**. It's completely free since the agent takes a commission from the property owner.

But this choice is only available if you plan to rent in Bangkok for at least six months

money. They get commissions from owners only if you rent.

Where to Stay

Sukhumvit and Silom are two popular locations for expats in Bangkok. Being district areas, they are right next to both the BTS and MRT, they have plenty of restaurants, and boast lots of activities. But this results in the high property prices. Many people spend 40% of their monthly income or more just to live in this area.

As for Sukhumvit, it's actually the name of the road starting from Patumwan and going all the way east, passing many business and expat areas, such as Nana, Asok, and Thong Lor. The road is over 400 km and ends in Cambodia.

But for expats, "Sukhumvit" normally means the Asok and Thong Lor areas.

Other areas that are becoming more popular every year are Onnut and Phrakanong. They're a few BTS stations away from Asok and Thong Lor, but the prices are much cheaper. These areas have been rapidly developed into a community for expats, with new shopping districts and condos.

Huay Kwang and Sutthisan are other good areas to stay in as well. Despite not being as popular as the aforementioned areas, they are close to many shopping malls and markets. And they're also a few MRT stations away from Sukhumvit.

How to Find

Check for places in your desired district by looking online for a listing that meets your desired price per square meter (total size and other details don't matter) and contact them. A good place to start with is [hipflat](#).

If you're looking for hidden deals in condos, check the sub-forum for the building you're interested in on [Prakard](#). Many listings there are by owners or non-syndicated agents and sometimes these don't show up elsewhere. However, the site is not expat friendly.

Should you have the time, you can also scout areas around desirable neighborhoods and take pictures of "For Rent" signs. This is how I came across a furnished 90-square meter apartment in Silom that went for 20,000 baht a month.

SPEAKING THAI

Some people say you don't need to speak Thai in order to live in Thailand. It's only true to a certain extent. You might be able to get by in Bangkok, Chiang Mai, and Phuket without knowing Thai, but you'll find it pretty hard when visiting places outside of these cities.

Even inside Bangkok, not all people can speak English on a good level. Many people you'll cross paths with everyday can barely speak English. Instead of understanding your full sentence, they'll try to grab "keywords" that they understand and interpret them with their own meaning.

For example, if you are allergic to peanuts, and you tell the waiter that you can't eat peanuts, the waiter might only catch the word "peanuts" and end up giving you extra peanuts instead.

Therefore, the best thing to do, especially if you're going to stay in Thailand for more than a few weeks, is to learn Thai. You don't need to speak fluently. But holding basic conversations will bring you a lot of joy and comfort.

The great part about Thai language is that basic words are used repetitively in many situations. They are also short and easy to pronounce.

For example,

- "gin" (eat) can be used in all situations when it comes to eating and drinking

THAIPOD 101



ThaiPod101.com

ThaiPod101 has step-by-step audio and video lessons that teach you everything from basic conversation to advance communication.

The great part is that you can get a head start and learn right now from anywhere in the world.

- "mai" (no) can be used in everything when it comes to saying "no"
- "dai" (can) can be used in all situations when you want to say you can do something or you agree with it

Thai tones are the most challenging part of the language to learn. But this is something you'll learn along the way. And most of the time, meaning is picked up from the context of what someone is saying.

An easy way to learn basic Thai conversation is to learn online with [Thaipod101](#).

They have step-by-step audio and video lessons that teach you everything from basic conversation to advance communication.

The great part is that you can get a head start and learn right now from your home country.

You can use [this link](#) and get 25% discount from all of their plans.

If you want to learn more about Thai language, including reading and writing, there are many language schools available in Thailand. You can find out more about how to learn Thai from [this article](#).

SEND MONEY

Once you set foot in Thailand, one thing you'll need to do is figure out how to send money either into or out of Thailand.

There are many ways you can do this.

The cheapest way is to bring US Dollars to Thailand and exchange them here. However, it can be the most expensive way and it's very risky to carry around a lot of money.

And if you bring over \$15,000 with you, you'll need to declare it at custom. They want to make sure it's not illegal money.

The simplest way to get money into Thailand is through a wire transfer. You open a bank account here and send money to that account from another account.

As simple as it is, wire transfers aren't always the best way to transfer money because of the transfer fees. Usually, in a single transfer you'll need to pay:

- a transfer fee from the bank in Thailand
- a transfer fee from the bank in your home country
- hidden exchange rate fees

Normally, transfer fees from the banks in Thailand and in your home country will cost you around 1,000 to 2,000 baht combined, no matter how large or small the transfer

XENDPAY

The logo for Xendpay, featuring the word "xend" in a lowercase, blue, sans-serif font, followed by a blue right-pointing chevron symbol, and then the word "pay" in the same lowercase, blue, sans-serif font.

Xendpay is one of the cheapest ways to send money between many countries, not only Thailand. And by using them, you can decrease your transfer fees by more than a half compared to wire transfers.

amount is.

"Hidden" exchange rate fees are rarely mentioned anywhere but could cost you a lot of money. Normally, banks charge around 3-4% exchange rate fees from the mid market rate.

To give you a clearer picture, if you transfer \$3,000 to Thailand and the mid market rate for the day is 32 baht per \$1, instead of getting 96,000 baht, you would get only 93,120 baht instead. That's a difference of 2,880 baht.

Combined with transfer fees, you'll need to pay around 4,000 baht to 5,000 baht for the transaction. That's a lot of money!

So, how should I decrease transfer fees then?

One of the best ways is to use an online money transfer service instead of a wire transfer. They still charge transfer fees and hidden exchange rate fees, but on a significantly lower scale.

[Xendpay](#) is one of the services you can use. It's the cheapest way to send money fo Thailand and many countries. By using them, you can decrease your transfer fees by more than a half compared to wire transfers.

Although signing up is a bit complicated, it's well-worth it. You can use Xendpay to transfer money not only to Thailand, but over fifty countries throughout the world.

We have [a step-by-step article](#) showing you how to sign up for an account and how much money you can save by using it.

Alternative options:

You can use [Transferwise](#) or also withdraw money through an ATM. ATMs in Thailand charge you around 200 baht to 300 baht each time.

You can withdraw up to 20,000 baht to 30,000 baht each time, depending on your bank's limits.

In addition to ATM fees, you still need to pay hidden exchange rate fees and the fees from your bank back in your home country.

All in all, ATMs are a quick way to withdraw money but not something you should do often.

PayPal can be another option. But in the end, when combining all fees (PayPal fees, exchange rate fees, and withdrawal fees), the total amount will be even higher than a wire transfer.

The last option to transfer money would be exchanging money through cryptocurrencies like Bitcoins. But you should use Bitcoin as an investment rather than a money transfer service.

SCHOOLS

If you're looking for a school for your son or daughter, you have a few different choices. Your choices depend on your budget and your child's needs, of course. Let's start with the most popular route: international schools.

International Schools

International schools are the aim for many expat families in Thailand. Usually, international schools have the most qualified teachers and the highest-ranking international curriculums. In Bangkok, you have schools like [KIS International School](#) and [Bangkok Pattana](#). KIS is popular with American expats while Bangkok Pattana is popular with British and Australian expats.

There are many advantages of sending your child to an international school. They are educated under the highest standards in the world. They also give your son or daughter the chance to start networking at an early age. They'll go to school alongside students who, arguably, may have better access to future opportunities. And your son or daughter could benefit from that.

The first downside to sending your child to an international school in Thailand is the cost. Some schools cost upwards of 400,000 baht a year. Then there are the rigorous academic standards of some schools. Your son or daughter may feel pressured at an early age to excel. Your son or daughter might also spend most of their day in school, traveling to school, or doing school work at home.

If you're looking for an international school for your son or daughter, we recommend

KIS

[KIS International School](#) focuses many of their classes on creative, interactive, activity-based learning.

Many children find this style of learning more enjoyable and rewarding as compared to the rigorous academic style of many international schools in Bangkok.



[KIS International School](#). When your child studies at KIS they won't be overwhelmed with academics because KIS takes a whole-child approach, which means your son or daughter will learn in a way that best suits their learning style.

KIS also focuses many of their classes on creative, interactive, activity-based learning. Many children find this style of learning more enjoyable and rewarding as compared to the rigorous academic style of many international schools in Bangkok.

Homeschooling

Homeschooling in Thailand has been growing over the years. Many foreigners want their children to get an international education but can't afford the costs. Many Thais are fed up with the Thai education system and choose to teach their own.

Because of this, homeschooling and homeschool co-ops have been springing up across Thailand. Aside from teaching your children at home, you can send them to places like [The Vine Community Learning Center](#) and [We Learn](#).

Homeschooling has quite a few advantages. Your son or daughter gets to study at their own pace and under a learning style that best suits them. They can pursue subjects that interest them. They spend less time commuting back and forth to and from school or doing homework, meaning they have more time for family life.

Homeschooling does have some disadvantages, too. Homeschooling takes a lot of energy and time. Most families who homeschool have at least one parent that doesn't work full time to help out. It also costs money. Although homeschool co-ops are cheap compared to international school tuitions, you do spend money on material, supplemental classes, tutors, and so on.

Homeschooling is right for you if you have at least one parent at home who is willing to guide your children through their studies and you can't afford international school tuition but want the international education and surroundings.

Bilingual Thai Schools

If homeschooling isn't your thing, you could send your child to a bilingual Thai school. Some popular bilingual schools in Bangkok are [Sacred Heart](#), [Assumption](#), and [Sararas](#). About 80% of classes at these schools are taught in English.

The advantages of sending your son or daughter to a bilingual Thai school is that they will be immersed in Thai society. And if you married into a Thai family and plan to spend your life in Thailand, your children will feel like Thailand is their home. They will learn to speak Thai and learn about Thai history and culture. Tuition at bilingual schools is also a fraction of the cost of tuition at international schools.

This doesn't mean your son or daughter will always fit in though. One of my friends is half-Thai, half-Norwegian, and he went to a bilingual school. Even though he was born and raised in Thailand he never felt part of Thai society. Even when he went to the army he was singled out as the "farang." Also, Bilingual Thai schools might be cheaper than international schools, but they don't have the same curriculums or quality of teachers.

SUPPORT US

Do you love Thailand Cheat Sheet? Does the content on our site help you live, work, retire, or start a business abroad? If you can't imagine life without ExpatDen then [become one of our supporters on Patreon](#).

When we created ExpatDen in 2016, our mission was to create and share long-form guides that help expats with life in Thailand. Since then, our website has grown at a tremendous rate. Nowadays, we create free guides for tens of thousands of current and future expats, not just only for Thailand but all over the world.

But as our audience grows, so do our expenses. To keep writing in-depth guides on a variety of topics, we have to hire more researchers and writers. In a good month, our website generates enough revenue to cover 50% of our costs. Karsten Aichholz, who founded ExpatDen, covers the rest of the costs out of his pocket.

For now, that's okay. But in the future, it would be great if the site could actually pay for itself while we continue to expand the content and keep existing posts up-to-date. On average, each article costs \$1,000 to create. Here are some of our expenses:

- **Writing and Research:** We would like to cover a wider range of topics and improve the quality of our guides. This means we have to hire more writers, who are knowledgeable in other topics related to expat life.
- **Editing:** It currently takes us about two months from start to finish to publish every guide on ExpatDen. This means we not only have to pay writers, but two editors. Using two editors means we can create accurate and error free long-form content.
- **Active Campaign:** We use this paid newsletter tool to send our audience articles as they are published and to keep them updated with our latest news.
- **Facebook:** We run a private Facebook community where current and future Thailand expats can ask each other questions, get advice, and pick the minds

of our special AMA (Ask Me Anything) guests. Moderating the Facebook group to keep away trolls, spammers, and negative Nancys (sorry Nancy!) takes time. As does setting up and hosting our AMAs.

- **Podcasting:** Karsten also hosts the Brewed in Bangkok Podcast, which showcases fascinating interviews and off-the-beaten-track insights about Thailand. It's a unique show about Thailand. We would love to produce more episodes of the podcast but this has also been challenging with the current budget limitations.
- **Website Maintenance:** Just like we take our cars in for regular service and oil changes, a website also needs to be maintained. We have to pay for hosting, plugins, and other tools that allow us to keep the website up and running. We've also hired an IT professional to maintain the site.
- **Keep the Website Ad Free:** Similar websites to ours run banner and popup ads to generate income for their sites. But we would love to structure ExpatDen so that you could read our guides ad-free.

To help ease the costs of running the website, we've created a Patreon page. Now you and other expats who truly value all the hard work we put into creating long-form guides can help us continue our mission of creating quality content that helps expats live, work, retire, or start a business abroad when you become our Patron.

As a token of our appreciation for your support, when you become an ExpatDen Patron, you'll get a bunch of perks to help you easily transition into life in Thailand.

So [head over to our Patreon page now and support our mission.](#)

Your support, whether big or small, is greatly appreciated.