

KAYETA FINANCE

The cross-border Money Checklist

7 Financial Blind Spots That Cost Europeans
Thousands When Living Across borders.

A 5-minute checklist to find what's costing you money

kayeta-finance.com

You move between countries. Your finances didn't keep up.

If you've moved countries in Europe, your finances got complicated overnight. Most expats don't realize how much this complexity is costing them, whether it's hidden tax obligations, scattered pensions, or currency losses that quietly add up.

This checklist helps you find out in 5 minutes. Each blind spot includes a quick self-check so you can immediately see where you stand, plus practical context on why it matters.

01 Tax Residency Traps

You might owe taxes in countries you don't even live in anymore.

Why it matters: Many European countries consider you a tax resident for up to 5 years after you leave, depending on where your "center of vital interests" lies. France, Germany, and Spain are particularly aggressive about this. Getting it wrong can mean double taxation, penalties, and years of back-filing.

☐ **Quick Check:** Can you name the exact date your tax residency ended in your previous country? Do you have formal confirmation from that country's tax authority? If not, you may still be on the hook.

💡 *KaFi's cross-border dashboard will flag tax residency risks based on your actual financial footprint across countries.*

02 Pension Gaps

Your retirement savings are probably scattered across 2-3 countries with no unified view.

Why it matters: The average European who has worked in multiple countries has pension entitlements in 2 to 4 different systems. Each has different rules, retirement ages, and payout structures. Without a consolidated view, you can't make informed decisions about your retirement timeline or savings gaps.

☐ **Quick Check:** List every country where you've contributed to a pension. Do you know the current value and vesting status of each? Do you know the minimum contribution period required to qualify in each country?

💡 *KaFi is designed to aggregate your pension data across borders, giving you one clear picture of your retirement readiness.*

03 Currency Exposure

You're losing money on exchange rates every single month without realizing it.

Why it matters: If you earn in one currency and have expenses, savings, or investments in another, you're exposed to exchange rate fluctuations constantly. A 5% currency swing, which happens routinely, on €50,000 in

savings means €2,500 gained or lost. Most expats don't track this, and their banks charge hidden FX markups of 1.5-3% on every conversion.

☐ **Quick Check:** How many currencies do you hold money in right now? What FX markup does your bank charge on conversions? Have you calculated how much currency movement has cost (or saved) you this year?

💡 *KaFi will track your multi-currency exposure in real time and alert you to FX costs you might be overlooking.*

04 Scattered Accounts

No single view of your complete financial picture.

Why it matters: 91% of EU fintech users say they need multiple apps to manage their finances. For cross-border Europeans, it's even worse: different banks, brokers, and pension portals in each country you've lived in. Without a unified view, you can't optimize your allocation, spot redundancies, or even know your true net worth.

☐ **Quick Check:** Count every financial account you have: bank accounts, investment platforms, pension portals, life insurance policies, crypto wallets. If the number is above 6, you almost certainly have blind spots in your overall picture.

💡 *This is exactly why KaFi exists: one dashboard that connects all your cross-border financial accounts in a single view.*

05 Inflation Erosion on Cash

Your "safe" savings account is losing purchasing power every year.

Why it matters: With Eurozone inflation averaging 2-3% annually (and much higher in recent years), cash sitting in a savings account earning 0.5-1% interest is shrinking in real terms. On €100,000 in savings, that's €1,500-2,500 in lost purchasing power per year. Cross-border employees and expats often keep excess cash in multiple accounts "just in case," amplifying the problem.

☐ **Quick Check:** What interest rate are you earning on your savings? Subtract your country's inflation rate. If the result is negative, you're losing money by holding cash. How much cash do you really need as a buffer?

💡 *KaFi will show your real (inflation-adjusted) returns across all accounts, so you can see what your money is actually doing.*

06 Retirement and Insurance Gaps

Your coverage probably doesn't follow you across borders.

Why it matters: Retirement, Health insurance, liability coverage, and life insurance policies are typically country-specific. When you move, your old policies may not cover you abroad, and your new country's system

may have waiting periods or exclusions. Many expats discover gaps only when they need to file a claim, which is the worst time to find out.

☐ **Quick Check:** Pull out every insurance policy you hold. For each one: does it cover you in your current country of residence? Are there geographic limitations? Have you notified each insurer of your move?

💡 *KaFi's financial overview will include your retirement, flagging gaps.*

07 Estate Planning Across Borders

Your heirs may face a legal nightmare in multiple jurisdictions.

Why it matters: If you own assets in multiple countries, your estate could be subject to different inheritance laws in each one. The EU Succession Regulation helps, but it doesn't cover everything, and countries like Denmark and Ireland opted out. Without a cross-border estate plan, your family could face conflicting legal claims, frozen accounts, and unexpected tax bills.

☐ **Quick Check:** Do you have a will that explicitly addresses assets in every country where you hold property or accounts? Have you checked which country's inheritance law applies to you by default? Does your family know where all your accounts are?

💡 *KaFi's complete financial map gives your family (and advisors) a clear view of assets across all jurisdictions.*

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I built KaFi because after 25 years living across France and Switzerland, I couldn't find a single tool that understood my financial cross-border reality.

Carole. A. D, Founder of Kayeta Finance

What's next?

If you checked even one box above, you're not alone. Cross-border finances are complex by nature, but they don't have to stay that way.

KaFi is building the first financial co-pilot designed specifically for cross-border Europeans.

Join 900+ people on the waitlist.

➤ **kayeta-finance.com**

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