

# THE NOMAD'S POND

User Manual

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Offline.Ltd

*"No cloud. No nonsense. Just tools."*

Screen edition (dark)

# Contents

## GETTING STARTED

Introduction .....	3
The Ripple Effect .....	4
Before You Begin .....	5
Quick Start .....	6

## THE TABS

Base .....	7
Income .....	9
Locations .....	11
Tax Residency .....	13
Healthcare .....	15
Visa Calendar .....	17
Cash Flow .....	19
Scenarios .....	21
Runway .....	23
Dashboard .....	25
Decision Log .....	27

## FEATURES

The Oracle .....	29
Files and State Management .....	31
Keyboard Shortcuts .....	32

## REFERENCE

Glossary .....	33
Workflows .....	35
Disclaimer .....	37

# Introduction

*Somewhere between the airport and the apartment, you lost track of what things cost.*

There is a specific kind of arithmetic that only digital nomads do. It involves three currencies, a tax residency you are not entirely sure about, a visa that expires in eleven weeks, and a monthly budget that makes perfect sense in Thai baht but looks alarming when you accidentally convert it to dollars.

You are probably doing this math in your head already. Or on the back of a napkin. Or across seven browser tabs, a spreadsheet you started in Bali and never finished, and a WhatsApp thread with a friend who once met an international tax advisor at a co-working space in Medellín.

The Nomad's Pond is what happens when all of those tabs, napkins, and half-conversations become one connected system. Eleven tools that model your location-independent life from income to runway, from tax residency to visa calendar. Change one number — your city, your exchange rate, your rent — and watch every downstream calculation update. Like dropping a stone into still water, except the water crosses borders.

It runs entirely in your browser. No server. No account. No internet connection required — which matters, because you know better than anyone that Wi-Fi is a suggestion, not a guarantee.

## WHY A POND?

Traditional nomad tools analyse one thing in isolation — currency conversion here, cost-of-living there, tax somewhere in a forum post from 2019. The Pond connects everything. Change your current city and watch costs, tax, runway, and healthcare shift simultaneously. That interconnection is the product.

# The Ripple Effect

*How one city change becomes every number.*

Your home currency is the stone. It sets the lens through which every income stream, every cost-of-living estimate, every tax calculation is viewed. Drop it in, and the first ring of ripples appears: your income streams convert, your living costs translate, your reserves take on new meaning.

The second ring is structural. Tax residency determines who claims your income. Healthcare costs vary by country and insurance type. Visa limits constrain where you can be and for how long. These are not just numbers — they are the guardrails of your freedom.

The third ring is operational. Cash Flow subtracts your actual burn from your actual income. Runway divides your reserves by that burn — in every city you have modelled. And Scenarios let you ask the question that keeps nomads up at night: *what if I moved?*

The final ring reaches the shore. The Dashboard aggregates everything into five health indicators. The Oracle runs geo-arbitrage analysis, finding the single move or change that would improve your position most. And the Decision Log captures your reasoning — so that when you look back from a café in a city you have not yet visited, you will remember why you left the last one.

SOURCE	FEEDS INTO	WHAT FLOWS
Base	Everything	Home currency, current city, draw
Income	Cash Flow, Tax, Dashboard	Multi-currency earnings
Locations	Cash Flow, Runway, Scenarios	Cost-of-living per city
Tax	Cash Flow, Dashboard	Liability, set-aside, residency days
Healthcare	Cash Flow	Premium, emergency fund
Visas	Dashboard	Stay limits, expiry warnings
Cash Flow	Scenarios, Runway, Dashboard	Net monthly, reserves
All tabs	Dashboard, Decisions	Health metrics, auto-fill

#### THE POND METAPHOR

Your home currency is the stone. Income and locations are the first ripple. Cash Flow is where the ripples converge. Tax, healthcare, and visas are the structure beneath the surface. Scenarios and Runway are the waves that reach the shore. The Decision Log closes the loop — informing your next stone, your next city, your next chapter.

# Before You Begin

*A few things worth knowing before you cross the border.*

The Pond does not tell you where to live. It does not have opinions about whether Lisbon is better than Bangkok, whether Portugal's NHR regime is right for your situation, or whether that co-working space in Canggu is worth the \$150/month. Those are your calls.

What it does is connect the dots. You provide the numbers — honest ones, optimistic ones, the ones you whisper to yourself while checking exchange rates on your phone — and it shows you the shape they make. The judgment is yours. The tool just turns the lights on in a room you have been navigating by feel.

## WHAT YOU WILL NEED

A modern web browser. Your income figures, ideally in the currencies they arrive in. A rough sense of what you spend monthly in your current city. Your tax situation — or at least, the name of the country that thinks it can tax you. And about twenty minutes of honest attention.

## WHAT YOU WILL NOT NEED

An internet connection. An account. A subscription. The file is yours. It works offline, on a plane, in a café with terrible Wi-Fi, on a bus in rural Colombia where the only signal is the driver's confidence. That is the point.

### A NOTE ON EXCHANGE RATES

The Pond uses manual exchange rates that you enter and update. It does not fetch live rates — because it is offline, and because exchange rates that update automatically create an illusion of precision that nomad finances do not actually have. Enter the rate you got last time you converted. Update it when it moves enough to matter. That is accurate enough.

# Quick Start

*Ten steps. Twenty minutes. A map of your life abroad.*

- 1. Open the file** — Open **The\_Nomads\_Pond.html** in any browser. One file. No installation. Works at 35,000 feet.
- 2. Base tab** — Choose your home currency and enter your current city. This is the lens — every conversion flows through it.
- 3. Income tab** — Add your income streams, each in its own currency with the exchange rate to your home currency. Retainers, projects, passive — all of it.
- 4. Locations tab** — Model your current city and one or two alternatives. Enter rent, food, transport, co-working, and other costs in local currency.
- 5. Tax tab** — Enter your tax residency country, effective rate, and days spent there this year. Watch the 183-day threshold.
- 6. Healthcare tab** — Enter your insurance type and monthly premium. Set your emergency fund amount.
- 7. Visas tab** — Add countries in your rotation with visa types, max days, and days used. Note expiry dates.
- 8. Cash Flow tab** — See your net monthly number. Enter cash reserves. Watch the runway appear.
- 9. Dashboard tab** — Check the five health badges. Click the Oracle for geo-arbitrage analysis.
- 10. Decision Log tab** — Record where you are and what you are thinking. Auto-fill captures today's metrics. Future you, reading this from a different timezone, will be grateful.

## THE TWO-FILE SYSTEM

Keep two files together: the HTML tool and your latest state JSON export. Put them in a cloud folder, on a USB stick, or email them to yourself. Open the HTML anywhere, import your state, and you are exactly where you left off. Your entire financial life, portable as a passport.

# Base

*The stone you throw in. The currency you dream in.*

Every nomad has a home currency. It might not be the currency of the country on your passport, or the country you are sitting in, or even the country where most of your clients are. It is the currency you instinctively convert everything back to. The one where the number either makes you feel safe or makes you feel exposed.

The Base tab asks you to name that currency. Then it asks where you are right now, how long you have been there, what you are trying to earn this year, and what you need each month to sustain the life you have built — or are building, or are dismantling, depending on where you are in the cycle.

## THE FIELDS

**Home currency** — USD, EUR, GBP, or any of the ten supported currencies. Every income stream, every cost, every reserve converts to this for comparison. Choose the one you think in, not the one you spend in.

**Current city** — where you are sitting right now. This sets the baseline for cost-of-living in the Cash Flow tab and determines which location is marked as current in the Locations tab.

**Months in current city** — how long you have been here. This feeds into visa tracking and the quiet question of whether you are still a traveller or have become, without noticing, a resident.

**Annual income target** — in your home currency, gross. The stat cards will show your run rate against this target, giving you a sense of whether your pace matches your ambition.

**Monthly personal draw** — what you actually spend on living. Rent, food, transport, the coffee that costs three dollars here and would cost six where you came from. This varies by city, which is the entire premise of geo-arbitrage.

## THE STONE

This is where every ripple begins. Change your home currency and every conversion shifts. Change your current city and your cost-of-living baseline moves. Change your draw and your runway recalculates. One tab. Three numbers. An entire life reconfigured.

## The Stat Cards

CARD	WHAT IT SHOWS
Monthly Income	Total from all income streams, converted to home currency
Annual Run Rate	Monthly income projected to twelve months
Of Target	Run rate as a percentage of your annual income target
Current City	Where you are right now — a reminder and a data point

That third card — the percentage — is the one to watch over time. If you are four months into the year and it reads 90%, you are ahead of pace. If it reads 25%, something needs to change: your income, your target, or your expectations. The Pond does not judge. But it does count.

# Income

*Money arrives in currencies you did not choose. The Pond translates.*

Here is the thing about earning in multiple currencies: your income is not a number. It is a number multiplied by a rate multiplied by your faith that the rate will hold. A retainer worth \$4,500 in USD is a different amount of life in Lisbon than it is in Bangkok, and the difference is not just the exchange rate — it is the exchange rate times the cost of the apartment times the price of a decent meal times the question of whether your health insurance covers you there.

The Income tab asks you to list each stream separately: the client or source, the currency it arrives in, the monthly amount, the exchange rate to your home currency, and the type (retainer, project, hourly, or passive). The Pond then converts everything to your home currency and sums it up.

## THE FOUR TYPES

**Retainer** — a recurring monthly payment from a client. This is the gold standard of nomad income: predictable, bankable, worth protecting. Every retainer you add is a month of runway you do not have to find.

**Project** — one-off or milestone-based work. Higher per-project value but lumpy — feast in March, famine in April. Enter the monthly average if the project spans multiple months.

**Hourly** — time for money. Simple, transparent, but capped by hours and timezones. If your client is in New York and you are in Thailand, the overlap might be narrower than you think.

**Passive** — income that arrives while you sleep. Course sales, affiliate revenue, template downloads, royalties. The nomad dream. Small amounts compound into freedom; the stat cards track what percentage of your income is recurring.

### RECURRING PERCENTAGE

The stat cards show what fraction of your income is retainer plus passive. This is your stability score. Below 30% means every month starts from nearly zero — exhausting. Above 60% means you have a floor under you, and that floor is what lets you say no to bad projects, take a week off without panic, or spend a Tuesday afternoon exploring a neighbourhood instead of refreshing your inbox.

## Exchange Rates and the Illusion of Precision

Exchange rates move. That is their nature. A rate you enter today will be slightly wrong tomorrow and meaningfully wrong in three months. This is fine. The Pond is not a treasury system. It is a planning tool.

Enter the rate you got the last time you actually converted money. The one from Wise, or Revolut, or the ATM that charged you 2% and pretended it was doing you a favour. Update it when you notice it has shifted enough to matter — say, more than 3-5%. For most nomad budgets, that level of granularity is enough.

What matters more than the exact rate is the *direction*. Is the dollar strengthening against the euro? Then your USD income buys more European life. Is the baht weakening? Then your Thai rent just got cheaper in dollar terms. The Pond lets you see these shifts in the context of your entire financial picture, not just as abstract FX charts.

CARD	WHAT IT SHOWS
Total / Month (Home)	All streams converted and summed
Streams	Number of income sources
Currencies	Number of distinct currencies you earn in
Retainer Income	Total from retainer-type streams, in home currency
Passive Income	Total from passive-type streams, in home currency
Recurring %	Retainer + passive as a percentage of total

# Locations

*The cost of being somewhere. The cost of being somewhere else.*

Geo-arbitrage is the idea that you can earn in a strong currency and spend in a weak one, and the spread between the two is your freedom. It is the reason a developer earning euros can live like minor royalty in Chiang Mai, and the reason a copywriter earning baht would find London genuinely punishing.

The Locations tab is where you model this spread. Each city gets a card with five cost categories — rent, food, transport, co-working, and other — all entered in the local currency with an exchange rate to your home currency. The Pond converts, sums, and compares.

One city is always marked as current. That is the one whose costs feed into Cash Flow. The others are alternatives — cities you are considering, cities you have lived in, cities a friend swore were amazing and cheap. They all appear in the Runway tab, showing how long your reserves would last in each place.

## THE FIVE COST CATEGORIES

**Rent** — the biggest variable. A one-bedroom in Lisbon's Alfama might be €950; the equivalent in Canggu might be \$500. This single number accounts for more geo-arbitrage savings than everything else combined.

**Food** — groceries and dining. Honest numbers here. If you eat out every night, enter what you actually spend, not what you think you should spend. The Pond works with reality, not aspiration.

**Transport** — metro, Grab, scooter rental, the occasional domestic flight. Wildly variable by city. Bangkok's BTS costs almost nothing. Zurich's tram costs your lunch money.

**Co-working** — the desk tax. Some cities have excellent free-WiFi café culture; others require a membership to get reliable internet and air conditioning. Enter zero if you work from home or cafés.

**Other** — SIM cards, laundry, haircuts, that pottery class you took in Oaxaca because you needed something that was not a screen. Everything that does not fit above.

### THE CURRENT CITY TOGGLE

Only one city can be current at a time. Switching your current city immediately recalculates Cash Flow, Runway, and the Dashboard. This is the fastest way to answer the question: what would my financial life look like if I were somewhere else?

## Reading the Comparison

The stat cards below the city list show the big picture: how many cities you have modelled, what your current city costs, which city is cheapest, and — the number that will make you lean forward slightly — the potential savings. That is the gap between your current city's cost and the cheapest alternative.

This is geo-arbitrage in one number. If it reads \$800/month, that is \$9,600 per year. Enough to fund a month of slow travel, a course, a safety net, or simply the knowledge that you are choosing your current city because you love it, not because you are stuck.

A word about honesty. It is tempting to underestimate costs for a city you want to move to and overestimate costs for the city you want to leave. The Pond only works if the numbers are real. Enter what things actually cost, not what the blog post said in 2022.

# Tax Residency

*The government that finds you is the government that taxes you.*

Tax residency is the most anxiety-inducing topic in nomad life, and for good reason. The rules are complex, jurisdiction-specific, and the consequences of getting them wrong range from annoying to catastrophic. The Pond does not do your taxes. That is emphatically your accountant's job, and if you do not have a cross-border tax advisor, finding one is the single highest-return investment you can make.

What the Tax tab does is give you a framework for thinking about your tax position. You enter your residency country, your effective rate, and any second-country obligations. The tool calculates your monthly set-aside and tracks your days against the 183-day threshold that many countries use to determine residency.

## THE 183-DAY RULE

Most countries consider you a tax resident if you spend 183 or more days per year on their territory. Some count entry and exit days. Some use a rolling 12-month window. Some have additional tests based on where your family lives, where your bank account is, or where your sofa is. The Pond tracks days, but the interpretation — and the stakes — require professional advice.

## SECOND-COUNTRY OBLIGATIONS

If you hold a US passport, you owe US taxes on worldwide income regardless of where you live. The Foreign Earned Income Exclusion and tax treaty credits can reduce this, but they do not eliminate the obligation. Enter the net additional rate after credits in the second-country field. If you are not American, this field might be zero. If you are, you already know it is not.

### TAX SET-ASIDE

From every payment you receive, transfer your combined tax rate percentage to a separate account. Do not touch it. Do not use it for a flight. Do not tell yourself you will sort it out later. Later, in tax terms, arrives with interest and penalties.

## Reading the Tax Cards

CARD	WHAT IT SHOWS
Effective Tax Rate	Income tax plus self-employment/social, plus any second-country rate
Tax Set-Aside / Mo	How much to put aside from this month's income
Projected Annual Tax	Full-year estimate based on current income and rate
Remaining Liability	Estimated tax minus already paid — what you still owe
Days in Residency	How many days you have spent in your residency country this year

The days counter is deceptively simple. It just counts. But that count determines which government gets to claim your income, what rate they charge, and what treaties apply. If you are approaching 183 days and you do not want to trigger residency, that number is a countdown clock.

And if you *do* want to trigger residency — because the country offers favourable rates, or NHR status, or simply because you have decided to stay — then the counter tells you how close you are to certainty.

# Healthcare

*The most underestimated line item in nomad life.*

There is a particular kind of denial that nomads practise around healthcare. You are young-ish. You feel fine. The premium seems expensive relative to what you spend on rent in a country where a doctor's visit costs twelve dollars. So you skip it, or you buy the cheapest travel insurance that technically covers you for everything except the things that actually happen.

Then something happens. A motorbike accident in Vietnam. A kidney stone in Mexico. A dental emergency in a country where the word for root canal involves consonants you cannot pronounce. And suddenly, the \$85/month you saved by going uninsured is measured against a \$15,000 hospital bill that your credit card can technically absorb but your nervous system cannot.

The Healthcare tab is deliberately simple. Insurance type, monthly premium, annual deductible, emergency fund. Four fields. The point is not to model every scenario — it is to make the cost visible and the emergency fund accountable.

## THE EMERGENCY FUND

This is separate from your general cash reserves. It is money earmarked specifically for medical emergencies, evacuation, or unexpected treatment abroad. Think of it as insurance for the gaps in your insurance. Five thousand dollars is a reasonable starting point. Ten thousand is comfortable. Zero is a gamble you will eventually lose.

### INSURANCE TYPES

International private insurance (SafetyWing, Genki, Cigna Global) typically costs \$50–200/month and covers you worldwide — except, often, your home country. Check exclusions. Check the list of covered hospitals in your current city. Carry your policy number somewhere your phone cannot lose it.

## What the Cards Show

CARD	WHAT IT SHOWS
Premium / Month	Your monthly insurance cost, in home currency
Annual Cost	Premium times twelve
Deductible	What you pay before insurance kicks in
Emergency Fund	Dedicated medical reserve, separate from general savings

The premium feeds into Cash Flow as part of your monthly burn. The emergency fund is tracked separately — it is not runway money, it is safety money. The distinction matters. Runway is how long you can sustain your lifestyle. The emergency fund is what keeps a bad day from becoming a financial catastrophe.

# Visa Calendar

*Permission to be somewhere, measured in days.*

Every nomad carries a mental calendar of visa limits. Ninety days in the Schengen zone. Sixty days in Thailand, extendable to ninety at the immigration office in Chaeng Wattana where you will wait for three hours and receive a stamp that feels like a small victory. One hundred and eighty days in Mexico, where the FMM card is technically free but the system for obtaining it is a gentle test of your patience.

The Visa Calendar tab turns that mental calendar into a structured list. Each country gets a card with the visa type, maximum days, days used, remaining days (colour-coded), expiry date, and notes.

The remaining-days indicator changes colour as you approach the limit. Green when you have plenty of time. Amber when you are past 70%. Red when you are past 90% and should be thinking about your exit, your extension, or your next destination.

## WHAT TO TRACK

Enter every country in your current rotation — the one you are in, the ones you plan to visit this year, and the ones you return to regularly. Even if you are not there now, knowing your status in each country prevents surprises. Nothing disrupts nomad life quite like arriving at immigration and discovering you have overstayed your welcome by two days because you counted wrong.

### VISA NOTES

Use the notes field for the practical details: which office handles extensions, what documents you need, whether you need to leave the country to reset the clock, and the phone number of the nearest consulate. This is the information you will need at exactly the moment when you cannot find it.

## The Stat Cards

CARD	WHAT IT SHOWS
Countries Tracked	How many countries are in your rotation
Expiring in 30 Days	Visas that expire within the next month — action needed
Near Stay Limit	Countries where you have used 80%+ of allowed days

The Dashboard pulls from this tab. If a visa is expiring within 45 days, or if you are near a stay limit, the Oracle will flag it. Not as an alarm — as a gentle nudge to plan your next move before the calendar makes the decision for you.

# Cash Flow

*The number that determines whether this works.*

Net Cash Flow equals Income minus Living Costs minus Business Costs minus Healthcare minus Tax Set-Aside. Five streams. One truth. Are you accumulating reserves or consuming them?

The large-format display shows your monthly net in a font size that leaves no ambiguity. Green when you are building. Amber when you are treading water. Red when the pond is draining. Pulsing red when the drain is fast enough to notice month by month.

Below this, four stat cards decompose the number: income, living costs, business plus health, and tax set-aside. These are the four bars in the waterfall. Income at the top, deductions cascading down, net at the bottom.

## RESERVES AND RUNWAY

**Cash reserves** — total liquid reserves across all accounts and currencies, converted to your home currency. This is everything you could access within a few days if you needed to. Not investments. Not crypto. Cash you can touch.

**Monthly business costs** — software, tools, subscriptions, anything that keeps the business running. Separate from living costs because they do not change when you change cities.

**Runway** — reserves divided by total monthly burn. This is the answer to the question you ask at 3am in a foreign timezone: *if everything stopped, how long could I keep going?*

### THE RUNWAY BENCHMARK

Three months is the minimum for a nomad — because relocating costs money, and doing it under financial stress means making bad decisions about flights, apartments, and which projects to accept. Six months is comfortable. Twelve is the kind of security that lets you slow-travel instead of chasing the next invoice.

## The 12-Month View

The sparkline chart projects your current net cash flow across twelve months. If it is positive, the line trends upward — your reserves are growing. If negative, it trends downward, and the visual slope tells you how fast.

This is a status-quo projection: what happens if nothing changes. No new clients, no city move, no rate increase, no surprise expense. The most boring possible future. If that boring future shows positive accumulation, your base is solid. If it shows depletion, something needs to shift before the projection becomes reality.

COLOUR	NET CASH FLOW	MEANING
Green	Above \$500/month	Building reserves. Healthy.
Amber	\$0 to \$500/month	Break-even to modest surplus. Fragile.
Red	\$0 to -\$500/month	Consuming reserves. Investigate.
Pulsing red	Below -\$500/month	Draining fast. Act.

# Scenarios

*What if you moved? The two most dangerous and productive words in nomad life.*

You are sitting in a café in Lisbon, paying €3.50 for a coffee that would cost \$1.20 in Mexico City. The Wi-Fi is good. The light is beautiful. But the rent went up, and you have been here four months, and there is a part of you that has started browsing apartments in Bangkok again.

The Scenarios tab is where that daydream becomes arithmetic. Three scenario cards, each with three sliders: monthly living cost, income change, and tax rate. Drag them. Watch the comparison table update in real time. See the monthly net, annual net, and runway for each scenario side by side.

Scenario A might be your current situation. Scenario B might be the Bangkok move. Scenario C might be the wild card — the smaller city in Portugal, the house-sit in rural France, the month in a Colombian pueblo where the rent is \$300 and the coffee is better than anything in Lisbon.

## HOW TO USE THE SLIDERS

**Monthly living cost** — pull this from your Locations tab. What does life actually cost in each city you are modelling?

**Income change** — some moves affect income. A timezone shift might make a US client easier (or harder) to work with. A lower-cost city might free up time for a side project. A higher-cost city might motivate you to raise rates. Enter the change, positive or negative.

**Tax rate** — different residencies mean different tax obligations. Portugal at 20%, Thailand at 0% (if structured correctly), the US following you everywhere at whatever marginal rate the IRS determines.

### SCENARIO DISCIPLINE

Always model the scenario you fear. The one where the retainer client leaves, the exchange rate moves against you, and the rent goes up. If you can survive that scenario — runway intact, reserves adequate — your position has downside protection. A nomad life that only works in the best case is not sustainable. It is a holiday with a deadline.

## Reading the Comparison Table

ROW	WHAT IT TELLS YOU
Living Cost	Monthly cost in each scenario — the biggest variable
Adj. Income	Your income after any changes modelled
Tax / Month	Income times the tax rate — what the government claims
Net / Month	What stays in your pocket each month
Annual Net	Monthly net times twelve — the year-long view
Runway	Reserves divided by burn — how long you can last

The most illuminating comparison is often between the scenario you *want* and the scenario you *fear*. If the gap between them is small, your life has resilience. If the gap is a chasm, you are balanced on a narrow ledge — and it is better to know that now, from the safety of a café, than to discover it after the move.

# Runway by Location

*How long your money lasts depends on where you are standing.*

This tab answers one question across every city in your Locations list: how many months can your reserves sustain you? It calculates two versions — with income and without — because the with-income number tells you about sustainability, and the without-income number tells you about survival.

The table shows each city with its monthly cost (in home currency), runway without income, runway with income, and net per month. The cities are not sorted for you — you can scan the list and see, at a glance, where your money stretches furthest and where it evaporates fastest.

## THE TWO RUNWAYS

**Without income** — reserves divided by total burn (living + business + health + tax). This is the zero-revenue scenario. How long can you survive if every client disappeared tomorrow? This number should make you slightly uncomfortable. That discomfort is useful.

**With income** — if your net cash flow is positive, this shows infinity (∞) because you are sustaining indefinitely. If negative, it shows how many months until reserves are depleted at the current rate. The infinity symbol is the goal. It means your income exceeds your burn in this city.

### THE GEO-ARBITRAGE TABLE

This tab is the geo-arbitrage thesis in one glance. If your runway in Bangkok is 18 months without income, and your runway in London is 4 months, the difference is not just a number — it is freedom measured in months. Months to find new clients, months to build a product, months to breathe.

## The Stat Cards

CARD	WHAT IT SHOWS
Runway Here (No Income)	Months of survival in your current city with zero revenue
Runway Here (With Income)	Months of sustainability (or ∞ if net positive)
Longest Runway City	The city where your reserves last the longest
Max Runway (No Income)	The most months you could survive anywhere

That last card is your emergency plan in a single number. If everything falls apart, where do you go, and how long do you have? It is not a pleasant question. But having the answer is better than not having it.

# Dashboard

*Everything at a glance. Five badges. One truth.*

BADGE	GREEN	AMBER	RED
Net / Month	Above \$500	\$0 to \$500	Negative
Runway	Above 6 months	3–6 months	Below 3 months
Cost / Income	Below 40%	40–60%	Above 60%
Recurring Income	Above 60%	30–60%	Below 30%
Residency Days	Below 150	150–182	183+

All green does not mean you are done. It means the structure is sound. Amber means attention is warranted — a conversation with yourself, or your accountant, or your calendar. Red means something needs to change before the current trajectory hits a wall.

The two summary cards show the monthly breakdown (income minus living costs minus business minus tax equals net) and location intelligence (current city, tax residency, currencies earned, cities modelled). Together, they answer: *how am I doing?* and *where am I?*

#### DASHBOARD CADENCE

Check once a week. Not to obsess — to notice. A badge that flips from green to amber after a currency shift is a signal, not a siren. A badge that has been red for three weeks is a conversation you are avoiding.

# Decision Log

*Your nomad journal. Write it for the person you will be in the next city.*

Move, stay, pivot, invest, cut. Five decision types that cover the grammar of nomad life.

**Move** — you relocated. New city, new costs, new timezone. Document what the numbers looked like before and after. Document what you felt, too, because the numbers are only half the story.

**Stay** — you decided not to move. This is a decision, even though it feels like inaction. Why did you stay? What would need to change for you to leave?

**Pivot** — you changed something structural. New client type, new income stream, new insurance provider, new tax strategy. Pivots are the hinges of a nomad career.

**Invest** — you spent money on growth or infrastructure. A visa application, a language course, a flight to meet a client in person, a co-working annual pass. Record the expected return.

**Cut** — you removed something. Dropped a client, cancelled a subscription, left a city you liked but could not afford. Cuts are underrated. Sometimes the bravest thing a nomad does is stop.

## AUTO-FILL

Click Auto-fill to snapshot your current metrics: city, net cash flow, runway, reserves, income, and tax rate. This creates a timestamp of your financial life at the moment of the decision. Six months from now, reading it from a different continent, you will understand not just what you decided but what the world looked like when you decided it.

## Closing the Loop

The Decision Log is the tab that connects the end to the beginning. When you log a move, the Base tab changes. When you log a pivot, your income or costs shift. When you log a cut, something disappears from the model. And eventually, you find yourself back on the Decision Log, recording the next decision, informed by everything that happened since the last one.

Over time, the log becomes something more than a record. It becomes a map of your judgment — the decisions you made under uncertainty, the ones that worked, the ones that did not, the ones you deferred too long. You start to see patterns. You start to trust your instincts. Or, just as usefully, you learn where your instincts have blind spots.

*A stone thrown from the shore back into the pond. From a shore in a different country.*

# The Oracle

*Where is the biggest lever? And which border is it hiding behind?*

The Oracle lives behind a button on the Dashboard. Click it, and it runs a geo-arbitrage analysis across six levers, then ranks them by the monthly cash flow impact each would produce.

LEVER	WHAT IT MODELS
Move to cheapest city	Relocate to the lowest-cost city in your Locations list
Add retainer client	Win one recurring \$2,000/month income stream
Cut living costs 20%	Negotiate rent, cook more, reduce discretionary spending
Reduce tax rate 5pp	Optimise residency or use treaty benefits
Raise rates 15%	Increase prices across all active clients
Add passive stream	Create an income source that earns while you sleep

Below the levers, the Oracle generates **low-hanging fruit** — contextual recommendations based on your actual numbers. High cost-to-income ratio? It suggests the cheapest city and quantifies the savings. Low recurring income? It flags the volatility risk. Approaching 183 days? It nudges you toward your tax advisor. Visa expiring? It taps your shoulder.

Each tip includes the exact dollar amount of the improvement and links to the tab where you can make the change. The Oracle does not preach. It just shows you where the money is hiding.

# Files and State Management

*Your data is yours. Take it across every border.*

Your work saves automatically in localStorage. Export creates a single JSON file with all eleven tabs. Import restores everything on any device. Keep dated exports as you move — they become snapshots of your financial life in each city.

## THE TWO-FILE SYSTEM

The HTML tool and your latest state JSON. Two files. Put them in Dropbox, Google Drive, on a USB stick, or email them to yourself. Open the HTML anywhere, import the JSON, and you are exactly where you left off. No account. No sync service. No dependency on a server that might not exist when you need it.

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## Keyboard Shortcuts

SHORTCUT	ACTION
Ctrl/Cmd + 1	Base tab
Ctrl/Cmd + 2	Income tab
Ctrl/Cmd + 3	Locations tab
Ctrl/Cmd + 4	Tax tab
Ctrl/Cmd + 5	Healthcare tab
Ctrl/Cmd + 6	Visas tab
Ctrl/Cmd + 7	Cash Flow tab
Ctrl/Cmd + 8	Scenarios tab
Ctrl/Cmd + 9	Runway tab
Ctrl/Cmd + 0	Dashboard tab
Ctrl/Cmd + S	Export full state
Escape	Close modals

# Glossary

*The language of borders and balance sheets.*

TERM	DEFINITION
183-Day Rule	The threshold most countries use to determine tax residency. Spend 183+ days and you are likely a tax resident.
Burn Rate	Total monthly expenditure: living costs plus business costs plus health plus tax set-aside.
Cash Reserves	Liquid savings across all accounts and currencies, converted to home currency.
Cost-to-Income Ratio	Living costs as a percentage of income. Lower means more geo-arbitrage benefit.
Effective Tax Rate	Combined rate from all jurisdictions that claim your income.
Exchange Rate	The conversion factor between two currencies. Enter the rate you actually received.
FMM	Forma Migratoria Multiple — Mexico's tourist entry permit. 180 days.
Geo-Arbitrage	Earning in a strong currency while spending in a weak one. The nomad thesis.
Home Currency	The currency you think in and convert everything back to.
NHR	Non-Habitual Resident — Portugal's tax regime offering reduced rates for qualifying new residents.
Passive Income	Revenue that arrives without active work: courses, affiliates, royalties.
Recurring Income	Retainer plus passive income. The stability floor.
Run Rate	Monthly income projected to twelve months. A simple annual forecast.
Runway	Cash reserves divided by monthly burn. How long you can survive without new income.
Tax Set-Aside	The amount transferred to a dedicated tax account from each payment received.
Weighted Pipeline	Forward-looking revenue adjusted by win probability.

# Workflows

*Paths through the Pond for the situations that actually happen.*

## The Weekly Check-in

Open the Dashboard. Scan the five badges. Note any colour changes. Check the monthly breakdown. If anything is amber or red, navigate to the relevant tab. Five minutes. Do it on a Monday, with coffee, before the first email.

## Planning a Move

Add the destination to the Locations tab with honest cost estimates. Set up a Scenario for the move — adjust living cost, income change (if any), and tax rate. Check the Runway tab — how long do your reserves last there? Check the Visas tab — do you have permission? If the numbers and the visa both work, log a Move decision. If only one works, wait.

## Currency Shock

When an exchange rate shifts more than 5%, update the affected rates in the Income tab and Locations tab. Watch the Cash Flow recalculate. If the shift hurts (your earning currency weakened), check Scenarios for mitigation: could you move to a cheaper city? Add a client in the strengthening currency? If the shift helps, enjoy it — but do not build your budget around a rate that might reverse.

## Losing a Client

Remove or zero out the income stream. Watch Cash Flow drop. Check Runway — how long can you sustain current burn? If runway is below three months, consider a temporary move to a lower-cost city. If above six months, you have time to replace the income without panic. Log a Cut decision with the numbers before and after.

## Approaching 183 Days

The Tax tab shows your days counter. If you are approaching 183 and do not want residency, plan your exit. Check Visas for the next country. Check Locations for cost comparison. Model the move in Scenarios. Log a Move decision with your rationale and the tax implications.

## End of Year

Export your state as a year-end snapshot. Finalise the Tax tab with actual numbers. Compare income against your target. Model next year in Scenarios. Update Locations with fresh cost estimates. Set a new target on the Base tab. Log a comprehensive decision entry. Start a new year with a clear picture.

## First Time Setup

If you are opening the Pond for the first time, here is a path that takes thirty minutes and gives you a working model of your nomad finances:

**Step 1: Base** — Choose your home currency. Enter where you are. Set a target. Estimate your monthly draw. This takes two minutes and sets the lens for everything else.

**Step 2: Income** — Add every income stream in its native currency. Look up the exchange rate on Wise or Google. If you have three clients in two currencies, that is three rows and two rates. Five minutes.

**Step 3: Locations** — Model your current city with real numbers. Check your rent. Estimate food from last month's spending. Add one alternative city from memory or a quick search. Ten minutes.

**Step 4: Tax** — Enter your best understanding of your tax situation. If you are unsure, enter 'Unknown / Needs Advice' as the status and a rough effective rate. Refine when you talk to your advisor. Three minutes.

**Step 5: Cash Flow** — Enter your total reserves. Set business costs. Watch the runway number appear. This is the number you build everything around. Two minutes.

**Step 6: Dashboard** — Read the badges. Run the Oracle. See where the biggest lever is. Five minutes.

**Step 7: Decisions** — Log your first entry. Type: Stay. Subject: Starting out. Rationale: where you are, what you know, what you are uncertain about. Auto-fill the numbers. Three minutes. This is page one.

### PERMISSION TO BE IMPRECISE

The Pond works with estimates. It is not an accounting system. If you do not know your exact income, approximate. If you are unsure about a tax rate, round up. The goal is directional accuracy, not decimal precision. You can refine from the next café, in the next city, with the next coffee.

# Disclaimer

All calculations, projections, and analyses generated by The Nomad's Pond are estimates for informational and planning purposes only. They do not constitute financial, legal, tax, or immigration advice.

Tax residency rules, visa requirements, and healthcare regulations are complex, jurisdiction-specific, and subject to change. Exchange rates fluctuate. Cost-of-living estimates may not reflect current conditions. Users should independently verify all outputs and consult qualified professionals — particularly for cross-border tax, immigration, and healthcare matters — before making decisions.

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