

Settling Down: The Secrets

Bonus 4 - Building A Life Abroad



Credit



Housing



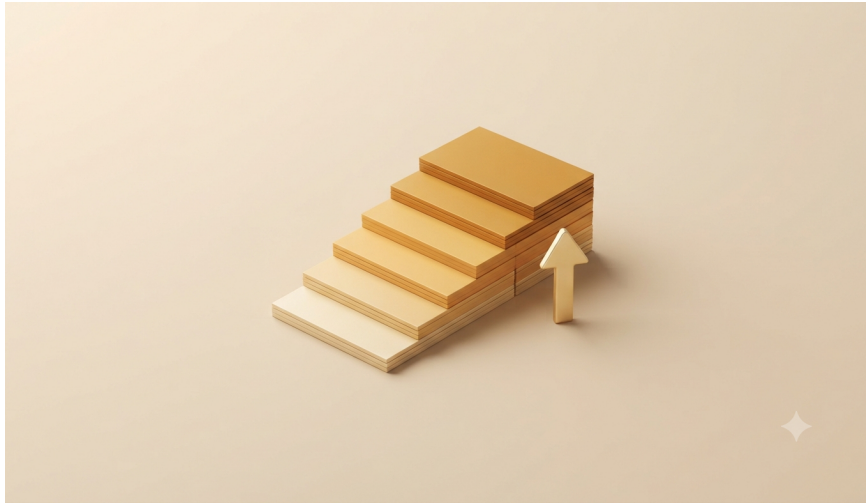
Timeline

A Japa Without Wahala Companion



Bonus 4

SETTLING DOWN - THE SECRETS



Getting the visa is the beginning. Building an actual life - credit, housing, community, and a realistic path to permanence - is where most Japa guides stop talking.

YOUR NIGERIAN CREDIT HISTORY DOES NOT TRAVEL WITH YOU

Every credit bureau in Canada, the UK, Germany, Ireland, and Australia operates nationally. You are starting from a blank file, not a bad score - an important distinction, since a blank file is treated more favorably by lenders than a history of missed payments.

How to build it deliberately, starting week one:

- Open a local bank account immediately - most major banks offer newcomer packages.
- Apply for a secured credit card (deposit commonly \$300-\$1,000 equivalent); pay the full balance every month.
- In the UK, register on the Electoral Roll as soon as eligible - this measurably helps lenders verify your identity.
- In Canada, apply for your SIN immediately upon arrival.
- Keep phone, internet, and utility accounts in your own name.

Most newcomers move from no credit file to a usable history within 6-12 months of consistent effort.

Housing, Community, and Sending Money Home



AVOIDING HOUSING SCAMS

A listing priced below market rate, a 'landlord' who is conveniently traveling, and pressure to wire a deposit before viewing - never send money for a property you have not viewed in person or via video call with the actual landlord present.

Nigerian and broader African churches, professional associations, and alumni networks exist in nearly every city with a meaningful diaspora population. Treat locating these as a task with the same priority as your housing search.

Compare the actual amount that lands in Nigeria - not just the advertised fee - across two or three remittance services before settling on one, since the exchange rate margin is often where the real cost is hidden.

Realistic PR and Citizenship Timelines

Country	Realistic Timeline
Canada	PR upon Express Entry approval; citizenship after ~3 yrs within a 5-yr window as PR
UK	Indefinite Leave to Remain after 5 yrs; citizenship ~12 months after ILR
Germany	Blue Card holders: permanent settlement possible in 21-33 months with German ability
Ireland	Long-term residence generally after 5 yrs of legal reckonable residence
UAE	No standard path to citizenship - income/residency destination, not citizenship pathway

Understand whether your host country and Nigeria have a tax treaty position affecting you, and whether you retain Nigerian tax obligations depending on your residency status and any income or assets retained in Nigeria.

This section is general information, not tax or legal advice. Your specific tax obligations can only be properly assessed by a qualified tax professional.

CLOSING THIS GUIDE

Every chapter in Japa Without Wahala, from the scorecard through this final bonus, exists to replace guessing with knowing. Where you land depends on real preparation, honest budgeting, and a refusal to let urgency override verification.