# Navigating Mexico

Tips and tricks for a smooth adjustment







# Hooking up the utilities

Plan on a personal visit to each office

• Take your property deed with you (*escritura*)



Take your passport or residency card

# Hooking up the utilities

Plan on a personal visit to each office

Take your property deed with you (escritura)



- Take your passport or residency card
- Phone and cable companies are easy... Electricity is like pulling teeth
- Be prepared for repeat trips

# Hooking up the utilities

Sign up for direct-debit and electronic statements

### **Landline Phones**

- Easy to sign up with Telmex, and can print statement right away
  - Use this statement as proof of residency for other purposes

### **Landline Phones**

- Easy to sign up with Telmex, and can print statement right away
  - Use this statement as proof of residency for other purposes
- Take your property deed (escritura)
- Installation happens quickly, and service is cheap (with free calls to US and Canada)
- Internet service too, if desired

### **Mobile Phones**

- Offices and kiosks are all over
- You'll (supposedly) need ID, either passport or residency card
- Activation takes about 5 to 10 minutes
- Online account management and direct debit available (even for prepaid accounts)
- Data charges very inexpensive (I'm paying \$10 per month)

## **Mobile Phones**

• Dual SIM phones are available, so you can have a Mexican number and home country number active at the same time.

### **Internet Service**

 Available from landline phone company, mobile phone company, or cable TV company

Can get ADSL, Cable, or Fiber Optic in many locations

• For about \$30 per month, you can get 150Mb internet service with a landline phone... \$27 without the phone (Telmex).

### Cable TV

- Cable is available anywhere, but...
- The price goes up if you want a good selection of English-speaking channels. Prices vary from \$13 to \$50 per month.
  - Bundles are available and are less-expensive than individual subscriptions
- Dish Mexico and Sky Mexico offer English language satellite service

# Moving money to Mexico

- If you have a local bank account, you can wire directly
  - Charles Schwab, good service and good exchange rates
  - Wires in pesos get better rates than dollars and avoid fees

# Moving money to Mexico

- If you have a local bank account, you can wire directly
  - Charles Schwab, good service and good exchange rates
  - Wires in pesos get better rates than dollars and avoid fees
- Use Moneycorp, or other FX service
  - Can allow you to lock-in rates
  - Best rates for many areas

# Finding a local bank

With residency, it's easy... without residency, go with whoever will take you

- Activer offers best package of services and currencies I've seen
- ClBanco and Intercam also offer accounts to non-residents

#### What you may need

- Passport/cédula; utility bill; possibly tax returns
- Bank statement; pension statement or SS
- Explanation of where the money came from

# Finding a local bank

Look for direct debit of utilities (they don't all have it)

Look for online bill payments (most have this)

Pick one that's convenient to where you live

# Hiring local craftsmen

Get a good recommendation

Ask an expat who shares your expectations and standards

Talk to a real estate agent

Ask material suppliers



# Hiring local craftsmen

Make sure you put <u>everything</u> you want in writing

Standards and included items differ

Be there when the work is going on

Find these guys <u>before</u> you need them



# Shopping

 You'll find anything you want in Mexico... American brands and American stores (if you want them)

For best prices, avoid where concentrations of expats shop

I no longer maintain a list of things to buy while in the US

# **Tipping**

- Restaurants: Local tipping is 10%... Expats maybe 15%... Visitors, the sky's the limit!
  - Normally, do not tip at buffets

# **Tipping**

- Restaurants: Local tipping is 10%... Expats maybe 15%... Visitors, the sky's the limit!
  - Normally, do not tip at buffets

Do not tip taxi drivers, but "round it up"

I do tip Uber drivers, to maintain my 5-star rating

# **Tipping**

- Restaurants: Local tipping is 10%... Expats maybe 15%... Visitors, the sky's the limit!
  - Normally, do not tip at buffets

Do not tip taxi drivers, but "round it up"

I do tip Uber drivers, to maintain my 5-star rating

Tip hotel porters at about 20 pesos per bag

#### Taxis:

- Inexpensive and plentiful. Most rides under \$2.50
- (Don't tip drivers, but "round up" the fare)

#### Taxis:

- Inexpensive and plentiful. Most rides under \$3.50
- (Don't tip drivers, but "round up" the fare)

#### **Buses:**

- Pay when boarding, about 50 to 75 cents
- Stand up and tell driver when you want them to stop

#### Taxis:

- Inexpensive and plentiful. Most rides under \$2.50
- (Don't tip drivers, but "round up" the fare)

#### **Buses:**

- Pay when boarding, about 50 to 75 cents
- Stand up and tell driver when you want them to stop

#### **Uber:**

Varies by city, may not be available where taxi meters are used

#### **Personal Cars:**

- Obtain car permit where required (i.e., inland from the border)
- Car permits are good for as long as you are authorized to stay
- Buy Mexican insurance
  - Novamar provides insurance for non-Mexican cars
  - Baja Bound Insurance service is one I've used in the past

### **Car Permits**

- You can drive your car or truck into Mexico, with a vehicle import permit
- Available for tourist entries and temporary residents (not permanent residents or citizens)
- Temporary Residents must stop at the border for car permits
- Non-residents can use the border station, or get them in advance online at https://www.banjercito.com.mx/registroVehiculos/

# Would you like to stand out?



Would you like to stand out?

White sneakers

Shorts on men

Fanny packs

Safari Jackets and fly-fishing hats



© 2021 Live and Invest Overseas, Inc.

# At the restaurant

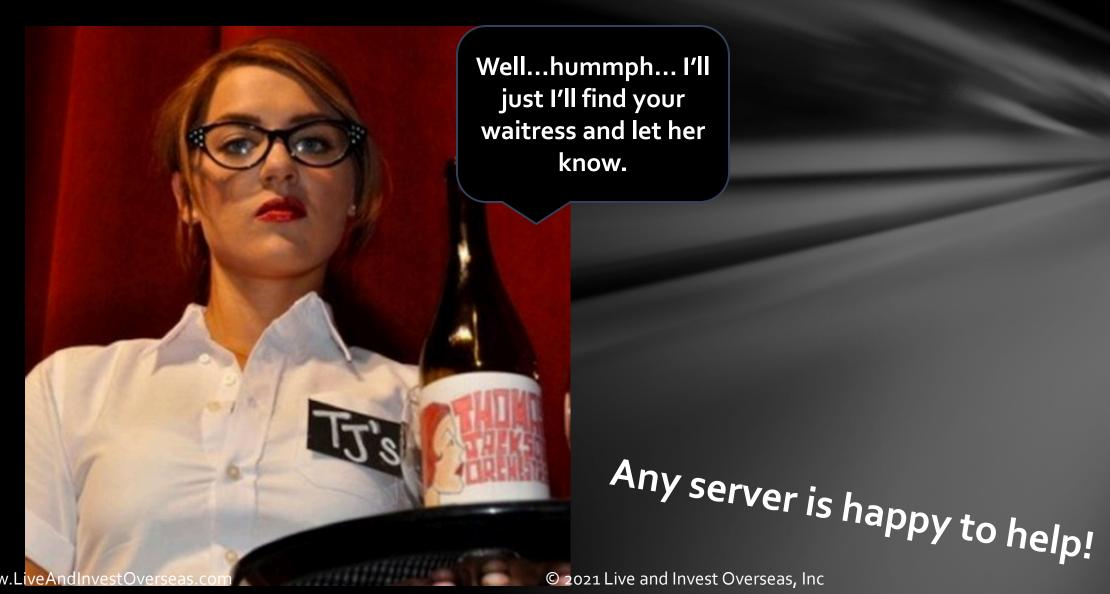
"Please wait to be seated"



# "Please... if it's not too much trouble...May I have some water?"



# "Please... if it's not too much trouble...May I have some water?"



# At the restaurant

Getting the check





### Restaurant behavior

#### Tips:

- Locally 10%... Expats 15%... Visitors 20% and beyond!
- Ask if they'd prefer the tip separate from the CC charge

## Restaurant behavior

#### Tips:

Locally 10%... Expats 15%... Visitors 20% and beyond!

#### Seating:

- Reservations often not used
- YOU get to pick your seat!
- The table is yours until you leave

### Restaurant behavior

#### Tips:

Locally 10%... Expats 15%... Visitors 20% and beyond!

#### Seating:

- Reservations often not used
- YOU get to pick your seat!
- The table is yours until you leave

#### Paying:

They will not bring the bill until you ask (La cuenta, por favor)

- Netflix and Amazon Prime Video
  - Both maintain your shows, but content differs and Amazon offers more via PPV
  - Forget VPN, try Smart DNS

- Netflix and Amazon Prime Video
- Pesos use the dollar sign... be careful!

- Netflix and Amazon Prime Video
- Pesos use the dollar sign... be careful!
- Amazon.mx (use different account)

- Netflix and Amazon Prime Video
- Pesos use the dollar sign... be careful!
- Amazon.mx (use different account)
- Cable TV

- Netflix and Amazon Prime Video
- Pesos use the dollar sign... be careful!
- Amazon.mx (use different account)
- Cable TV
- GPS service

- Netflix and Amazon Prime Video
- Pesos use the dollar sign... be careful!
- Amazon.mx (use different account)
- Cable TV
- GPS service
- Sirius XM

- Netflix and Amazon Prime Video
- Pesos use the dollar sign... be careful!
- Amazon.mx (use different account)
- Cable TV
- GPS service
- Sirius XM
- Paying Bribes

