

PERSONAL RELOCATION PLAN

Sample Family

Moving to Al Nahda (Sharjah), Sharjah · 2-bedroom flat · 2 adults, 2 children (6 and 10)

Cash needed in Nov

AED 83,950

Average per month after that

AED 8,880

Total, first 12 months

AED 181,680

Thank you for choosing MoveWise UAE. Here is your plan based on the details you shared with us.

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1 Your first-year budget

Based on typical 2026 prices for a 2-bedroom flat in Sharjah, Indian (CBSE) mid-range schooling, one car and a employer-sponsored visa.

Cost	First year	Notes
Rent	AED 52,000	Typical 2-bedroom flat in Sharjah, paid in 4 cheques
Security deposit	AED 2,600	About 5% of the rent, refundable
Agency fee	AED 2,600	About 5% of the rent
Lease attestation fee (4%)	AED 2,080	Paid once when the lease is registered
School tuition	AED 24,000	2 children, Indian (CBSE) mid-range
School registration, uniform and books	AED 9,000	Paid at admission
School bus	AED 8,000	Paid with each term
Car, fuel and tolls	AED 30,000	Lease or loan, fuel, tolls and parking
Furniture and setup	AED 20,000	Basic furniture for an unfurnished home
Movers	AED 2,500	Local move into your new home
SEWA deposit and connection	AED 2,200	Refundable deposit plus connection fees
Health insurance	AED 5,400	3 of 4 people not covered by an employer
Electricity, water, cooling and internet	AED 10,800	AED 900 a month on average
Visas, Emirates ID and medical	AED 10,500	employer-sponsored visa
Total, first 12 months	AED 181,680	

Three costs to watch

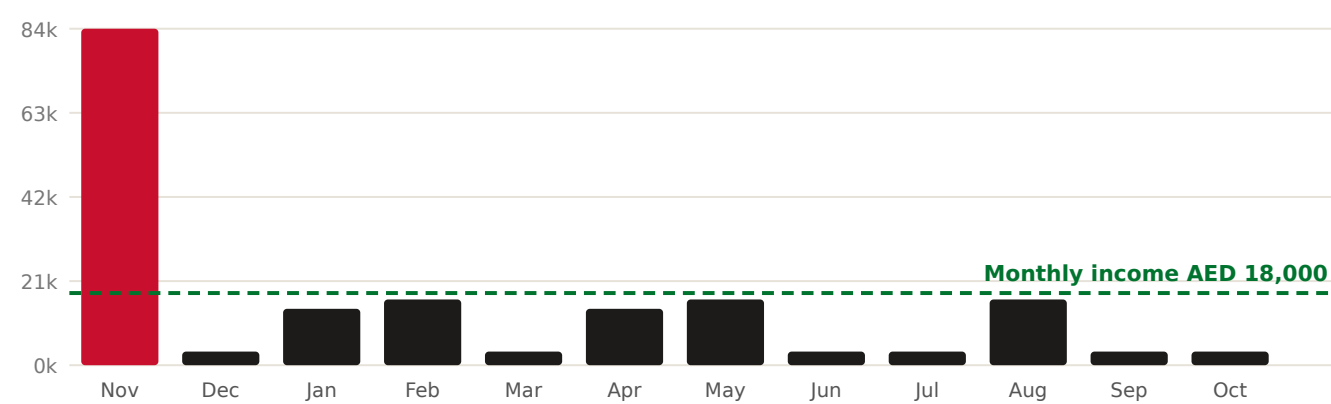
Schools often ask for a seat deposit before term starts and a re-enrolment fee each year. Budget for fee rises of up to about 3% a year.

Commuting to Dubai adds fuel, Salik and parking, often AED 500 to 1,000 a month, and a long drive at rush hour.

July and August are the most expensive months: AC bills can double and children's summer activities add up.

2 Month-by-month cash flow

What leaves your account each month from November 2026, around your rent cheques and school terms. The red bar is your move-in month.



AED 83,950

needed in your move-in month

Feb 27

most expensive month after
move-in (AED 16,400)

None

months after move-in where
spending is higher than income

Month	What you pay	Total	After income
Nov 26 Move-in	Rent cheque 1 13,000 · Deposit and agency fee 5,200 · Sharjah Municipality attestation fee 2,080 · Furniture and movers 22,500 · SEWA deposit 2,200 · Visas and Emirates ID 10,500 · Health insurance (year) 5,400 · School registration and uniforms 9,000 · School term 1 (fees and bus) 10,670 · Car, fuel and tolls 2,500 · monthly bills 900	AED 83,950	-65,950
Dec 26	Car, fuel and tolls 2,500 · monthly bills 900	AED 3,400	+14,600
Jan 27	School term 2 (fees and bus) 10,670 · Car, fuel and tolls 2,500 · monthly bills 900	AED 14,070	+3,930
Feb 27	Rent cheque 2 13,000 · Car, fuel and tolls 2,500 · monthly bills 900	AED 16,400	+1,600
Mar 27	Car, fuel and tolls 2,500 · monthly bills 900	AED 3,400	+14,600
Apr 27	School term 3 (fees and bus) 10,670 · Car, fuel and tolls 2,500 · monthly bills 900	AED 14,070	+3,930
May 27	Rent cheque 3 13,000 · Car, fuel and tolls 2,500 · monthly bills 900	AED 16,400	+1,600
Jun 27	Car, fuel and tolls 2,500 · monthly bills 900	AED 3,400	+14,600
Jul 27	Car, fuel and tolls 2,500 · monthly bills 900	AED 3,400	+14,600
Aug 27	Rent cheque 4 13,000 · Car, fuel and tolls 2,500 · monthly bills 900	AED 16,400	+1,600
Sep 27	Car, fuel and tolls 2,500 · monthly bills 900	AED 3,400	+14,600
Oct 27	Car, fuel and tolls 2,500 · monthly bills 900	AED 3,400	+14,600

3 Area comparison: Sharjah

Typical mid-market rents and rush-hour commute times to north Dubai. Prices vary by building, so use these as a guide when you view homes.

Area	2-bed rent / year	Commute to north Dubai (peak, min)	What it is like	Best for
Al Nahda (Sharjah) Your choice	AED 48,000	15-30	Right on the Dubai border, busy at rush hour	Families working in north Dubai
Al Taawun	AED 55,000	30-50	Waterfront towers, Expo Centre, family facilities	Families wanting space and views
Al Majaz	AED 50,000	35-60	Lakeside parks and waterfront, central Sharjah	Families working in Sharjah
Al Khan	AED 52,000	30-50	Near the beach and Al Khan lagoon	Beach lovers commuting to Dubai
Muwaileh	AED 42,000	40-65	Near University City, many schools, good value	Budget families working in Sharjah
Aljada	AED 70,000	40-65	New master community, modern facilities	Families wanting a new-build home

What to check when you view a home

- Number of cheques accepted, and any discount for fewer cheques
- Chiller or district cooling fees and who pays them
- Parking spaces included, and visitor parking
- Who pays for maintenance, and how quickly repairs are done
- Distance to your children's school and the school bus route
- Deposit terms and what is deducted when you leave

4 Your 30-60-90 day plan

Tick each step as you go. The order matters: your visa and lease unlock almost everything else.

First 30 days

- ☐ Book 2 to 4 weeks of temporary stay while you view homes.
- ☐ Complete your medical test and Emirates ID biometrics, then receive your residence visa.
- ☐ Get a local SIM, open a salary account and set up UAE Pass.
- ☐ View at least five homes in Al Nahda (Sharjah). Ask about cheques, chiller fees, parking and maintenance.
- ☐ Sign the lease, pay the first cheque, deposit and agency fee, and register it with Sharjah Municipality attestation.
- ☐ Open your SEWA account and book internet installation.
- ☐ Confirm school seats, pay registration and the first term, and order uniforms and books.

Days 31 to 60

- ☐ Apply for family visas for your spouse and children (salary of at least AED 4,000, or AED 3,000 plus accommodation).
- ☐ Buy health insurance for family members your employer does not cover. It is needed for their visas.
- ☐ Lease or buy a car, arrange insurance and register for Salik tolls. Check whether your licence can be converted.
- ☐ Buy the remaining furniture and appliances. Keep receipts for warranty claims.
- ☐ Compare your real spending with this plan and adjust your monthly budget.

Days 61 to 90

- ☐ Settle the children into school, join the bus route and parent groups, and note the next term payment date.
- ☐ Set aside money for your next rent cheque, due in month 4.
- ☐ Plan for summer: higher AC bills in July and August and children's camps.
- ☐ Review insurance cover and the hospital network you actually use.
- ☐ Start an emergency fund of at least one month's rent plus bills.

5 Documents and typing centre guide

Typing centres and Amer centres can fill in and submit most government applications for a small service fee. Bring originals and copies of everything.

Step	Where	What to bring	When
Entry permit	Your employer or sponsor applies; issued electronically	Passport copy, photo	Before you fly
Medical fitness test	Approved health centre (booked by employer or a typing centre)	Passport, entry permit, photo	Week 1
Emirates ID biometrics	ICP or Amer centre, or a typing centre books it	Passport, visa application, receipt	Week 1
Residence visa	Issued online after medical and Emirates ID	Medical result, Emirates ID application	Week 1 to 2
Tenancy registration (Sharjah Municipality attestation)	Real estate agent, typing centre or online	Lease, passport, visa, Emirates ID, title deed copy from landlord	When you sign
SEWA account	Online or app	Registered lease, Emirates ID, deposit	After the lease
Family visas	Amer centre or typing centre	Your visa, salary certificate, registered lease, attested marriage and birth certificates, photos	Weeks 3 to 6
School admission	The school	Passport, visa or Emirates ID, last two reports, transfer certificate, vaccination record	As early as possible

Tips

- Attest your degree, marriage and birth certificates in your home country before you fly. It is slower and more expensive to do from the UAE.
- Keep digital copies of every document on your phone and in email.
- Ask the typing centre for a receipt and the application number for every step.
- Rules and fees change. Check the latest requirements on the official ICP or GDRFA website.

6 Questions to ask before you pay

Landlord or agent

1. Will you accept 4 or more cheques? Is there a discount for fewer?
2. Are chiller, maintenance and parking included?
3. Is the property registered and ready for Sharjah Municipality attestation?
4. How much of the deposit is returned, and when?
5. What is the notice period to leave or renew?

School

1. What is the full fee for my child's grade, split by term?
2. Is the seat deposit refundable and taken off the first term?
3. What does the bus cost from Al Nahda (Sharjah)?
4. Which books, trips and exam fees are extra?
5. How much have fees risen in the last three years?

Employer

1. Does the package include housing, school or transport allowances?
2. Who pays for family visas and their insurance?
3. Is there a relocation or furniture allowance?
4. When is the first salary paid?

Need help with the next step?

Reply to our email and we can introduce you to trusted movers, school advisors, insurance brokers or property agents in Sharjah. It costs you nothing.

All figures are estimates based on typical 2026 market prices, not quotes. Actual costs depend on the exact area, building, school and provider. This report is for planning only and is not financial, legal or immigration advice. © 2026 MoveWise UAE · movewiseuae.com · cs@movewiseuae.com