waydreaming
RELOCATION SERVICES

FREE GUIDE • MOVING TO SPAIN

Spain Without the Red Tape Headache

Your plain-language guide to visas, the NIE, appointments, taxes and settling in like a local.

6 things to consider

6 insider tips

1 printable checklist

START HERE

Thinking about Spain?

Spain offers sunshine, great food, safe cities and a slower, friendlier pace of life. The hard part is rarely the move itself. It is the paperwork: the right visa, the right ID numbers, the right appointments and a tax system that can surprise newcomers. This guide breaks down what to plan for so the red tape does not steal the joy from your move.

Why people love it

- Relaxed lifestyle and amazing food culture
- Affordable, high-quality healthcare
- Great trains and easy travel around Europe
- Many regions, from beaches to green mountains

What trips people up

- Choosing the wrong visa for how you earn money
- Getting government appointments (cita previa)
- Becoming a tax resident without a plan
- Fast-rising rents in popular cities

Spain at a glance

Figures as of 2026. Always confirm before you apply.

Currency	Euro (€)
Language	Spanish, plus Catalan, Basque and Galician in some regions
Visitor stay	90 days in any 180-day period (Schengen rule)
Retire / passive	Non-Lucrative Visa: about €2,400/month for one person (2026)
Remote work	Digital Nomad Visa: about €2,800+/month (rises most years)
Golden Visa	Closed to new applicants in 2025

BEFORE YOU DECIDE

6 Things to Consider

1 Match your visa to how you earn

The Non-Lucrative Visa is for people living on pensions, savings or investments, and it does not allow any work, not even remote work. If you work online for clients or a company outside Spain, look at the Digital Nomad Visa. Buying a home no longer gives you residency.

2 Your NIE number unlocks everything

The NIE is your foreigner ID number. You need it to rent, open a bank account, set up utilities, buy a car and more. After you arrive, you will also get a TIE card and register at your town hall (the padrón).

3 The appointment game (cita previa)

Many steps need an online appointment, and open slots can disappear in minutes in busy cities. Check early in the morning, look at nearby towns, or hire a gestor (a local paperwork helper) to handle it for you.

4 Know when you become a tax resident

Spend more than 183 days in Spain in a year and you are usually taxed on your worldwide income. Foreign assets over €50,000 may need to be reported (Modelo 720). US citizens still file US taxes too. Get cross-border tax advice before you move, not after.

5 Your region shapes your life

Madrid and Barcelona are lively but pricey. Valencia and Málaga are popular with expats and getting more expensive. Andalusia has hot summers. Galicia and Asturias are green, rainy and often cheaper. Rules and taxes can also differ by region.

6 Health insurance is part of your visa

For the Non-Lucrative Visa, you usually need full private health insurance from a company approved in Spain, with no co-pays or waiting periods. Good news: private plans in Spain cost far less than most US plans.

FROM PEOPLE WHO HAVE DONE IT

Insider Tips

1

Get documents apostilled and officially translated

Spain often asks for translations by a sworn translator (traductor jurado). Plain translations may be rejected, which can cost you weeks.

2

Hire a gestor

A gestor is a local admin expert who knows the system. For a modest fee, they can save you hours of lines, forms and stress.

3

Start with a furnished, short-term rental

Landlords may ask for extra deposits or proof of Spanish income. Living somewhere for a few months first lets you pick the right neighborhood in person.

4

Live on the Spanish clock

Lunch is around 2 p.m., dinner around 9 p.m., and many small-town shops close in the afternoon. August is vacation month, so offices and paperwork slow way down.

5

Plan for your driver's license

Most US licenses cannot simply be swapped for a Spanish one. Once you are a resident, you may need to take the Spanish driving test, so plan ahead.

6

Watch your US consulate's rules

Each Spanish consulate in the US covers certain states and may have its own document list. Always follow the checklist for your consulate.

Common mistakes to avoid

- ✕ Applying for the Non-Lucrative Visa while planning to work remotely
- ✕ Overstaying the 90-day visitor limit while waiting on paperwork
- ✕ Ignoring when your Spanish tax residency starts

PRINT IT. CHECK IT OFF.

Your Moving Checklist

6 to 12 months before

- [ ] Choose your visa route
- [ ] Find your consulate and its document list
- [ ] Talk to a cross-border tax advisor
- [ ] Visit your top 2 or 3 regions

3 to 6 months before

- [ ] Get your FBI background check apostilled
- [ ] Order sworn translations
- [ ] Get Spain-approved health insurance
- [ ] Gather proof of income or savings

1 to 2 months before

- [ ] Book a furnished short-term rental
- [ ] Decide what to ship, sell or store
- [ ] Tell your banks and set up online access
- [ ] Book your flights and pet travel

Your first 30 days

- [ ] Register at your town hall (padrón)
- [ ] Book your TIE fingerprint appointment
- [ ] Open a Spanish bank account
- [ ] Get a local SIM card

DREAMING OF SPAIN?

Let's turn the dream into a plan.

Waydreaming helps you plan your move to Spain step by step, so you can spend less time on paperwork and more time on the life you are moving for.

waydreaming.net

This guide is general information, not legal, tax or immigration advice. Rules and amounts change often; figures were checked in October 2026. Always confirm details with your consulate and a licensed professional before you apply or move.