

SPAIN MOVE STARTER PACK

A practical planning workbook for Americans moving to Spain: route decisions, a 12-month timeline, document control, first-year budget and arrival sequence.

2026 EDITION | FREE PLANNING RESOURCE

Use this pack with the live tools at abroadplanhq.com. It does not determine visa eligibility or replace legal, tax, immigration, medical or financial advice.

1. Make the route decision first

Your residence route determines the evidence, funds, insurance, timing and post-arrival steps. Complete this page before ordering time-limited documents.

Decision gates

- ☐ I have identified where my income will come from after moving.
- ☐ I have checked whether my planned work is permitted under the route I am considering.
- ☐ I have identified the Spanish consulate responsible for my U.S. address.
- ☐ I have opened the current official checklist for that consulate.
- ☐ I have checked whether family members apply together or under a separate procedure.
- ☐ I have budgeted for a delay and have not relied on a target processing time.

Route	Typical fit	Critical question
Non-lucrative	Savings, pension or passive income	Will you perform any work, including remote work?
Digital nomad	Qualifying remote employee or professional	Do the work relationship, experience, Social Security and income evidence meet the live rules?
Employee	Job with a Spanish employer	Has the Spanish work-authorisation stage been approved?
Self-employed	Business or profession in Spain	Can you evidence licences, investment and viability?
Study	Eligible programme over 90 days	Are admission, payment, timing, funds and insurance complete?
Entrepreneur	Innovative project of economic interest	Has the UGE residence authorisation been obtained?
Family	Qualifying family connection	Which legal regime applies to the sponsor?

Do not select a route from a blog summary. Use the table to narrow the options, then verify the live requirements with the responsible authority.

2. Your 12-month moving timeline

Write your target arrival date here: _____. Work backwards and record the source used for every deadline.

12-9 months	☐ Compare residence routes ☐ Model U.S. and Spanish tax exposure ☐ Choose 3 candidate cities ☐ Build expected and delay budgets
8-6 months	☐ Confirm consular jurisdiction ☐ Check passport validity ☐ Read the live appointment process ☐ Map document validity periods
5-3 months	☐ Begin route-specific evidence ☐ Order records at the correct time ☐ Arrange apostilles and translations ☐ Compare compliant insurance
Submission	☐ Make copies of the complete file ☐ Record tracking and appointment details ☐ Keep funds accessible ☐ Avoid irreversible travel commitments
After approval	☐ Check visa data and entry window ☐ Book the move ☐ Arrange temporary housing ☐ Prepare arrival appointments
First 30 days	☐ Complete applicable local registrations ☐ Set up banking and payments ☐ Confirm healthcare pathway ☐ Check tax and driving obligations

3. Build the first-year budget

Use real quotes whenever possible. Add a second scenario with a 15% overrun and a third with a three-month delay.

Cost	Expected	Delay case	Source / date
Visa and service fees	_____	_____	_____
Records, apostilles and translations	_____	_____	_____
Insurance before arrival	_____	_____	_____
Flights and baggage	_____	_____	_____
Shipping or storage	_____	_____	_____
Temporary accommodation	_____	_____	_____
First rent and deposit	_____	_____	_____
Lawful additional guarantee	_____	_____	_____
Monthly housing x 12	_____	_____	_____
Utilities and communications x 12	_____	_____	_____
Food and transport x 12	_____	_____	_____
Healthcare x 12	_____	_____	_____
Tax and professional review	_____	_____	_____
Emergency reserve	_____	_____	_____
TOTAL	€ _____	€ _____	

Decision rule: do not count the emergency reserve as money available for the move. It is the amount that protects the plan when documents, housing or income timing changes.

4. Control every document chain

Create one row per applicant and per document. An original, apostille and sworn translation are separate stages, not one task.

Document	Owner	Issued	Apostille	Translation	Expiry / notes
Passport	_____	____/____	☐	☐	_____
Criminal record	_____	____/____	☐	☐	_____
Medical certificate	_____	____/____	☐	☐	_____
Marriage / partnership	_____	____/____	☐	☐	_____
Birth certificate	_____	____/____	☐	☐	_____
Income / funds	_____	____/____	☐	☐	_____
Insurance	_____	____/____	☐	☐	_____
Employer / school / business evidence	_____	____/____	☐	☐	_____
Accommodation evidence	_____	____/____	☐	☐	_____
Other: _____	_____	____/____	☐	☐	_____

Document rules

- ☐ Store originals separately from working copies.
- ☐ Record the official source and date used for each validity rule.
- ☐ Do not email passports, tax returns or health files unless a verified recipient specifically requires them.
- ☐ Use a separate checklist for every adult applicant.
- ☐ Re-open the live consular checklist before submission.

5. First 30 days in Spain

The correct order depends on the visa, municipality and personal situation. Use this as an orientation list and confirm what applies.

[] Arrival	Check entry evidence, visa conditions and the deadline for any residence-card step.
[] Address	Secure suitable accommodation and gather the evidence required for municipal procedures.
[] Identity / residence	Complete the applicable NIE, TIE or EU-family procedure and retain receipts.
[] Municipal registration	Check the padron procedure and appointment rules for the municipality.
[] Banking	Test the Spanish payment rail before moving large balances or closing U.S. access.
[] Healthcare	Move from visa-compliant coverage to the appropriate ongoing pathway.
[] Tax	Record the arrival date and obtain advice before deadlines or asset decisions.
[] Driving	Confirm how long the U.S. licence can be used and whether an exchange is available.

Continue online

Consulate finder: abroadplanhq.com/find-your-spanish-consulate/

Interactive checklist: abroadplanhq.com/moving-to-spain-checklist/

Cost calculator: abroadplanhq.com/moving-to-spain-cost-calculator/

Timeline: abroadplanhq.com/moving-to-spain-timeline/

Prepared August 2026. Requirements and fees can change. Open the current official source before acting.