



THE SPAIN STARTER KIT

Your First 30 Days • Checklists • Templates • City Finder • Budget Tools

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(Free resource for readers of “Starting a New Life in Spain”)

Welcome Page

What’s inside:

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Relocation timeline



Before moving:

- Secure visa appointment
- Prepare documents, apostilles, translations
- Arrange housing, school, and shipping
- Stop all recurring payments



Month 1:

- *Empadronamiento*
- Open a bank account
- School enrollment (if needed)
- TIE appointment
- SIM card, transport card



Month 3:

- Healthcare registration
- Join local activities



Month 6:

- Review finances and taxes
- Confirm renewal requirements



Spain Visa Comparison Chart

(Digital Nomad • Non-Lucrative • Student • Self-Employed • EU Blue Card)

1. DIGITAL NOMAD VISA (Visado de Teletrabajo / Teletrabajo Internacional)

Best for: Remote employees, freelancers, entrepreneurs working for non-Spanish clients.

✓ Requirements

- Remote job **OR** freelance work for foreign clients
- Income: **200% SMI** (approx €2,520/mo+) + 25% per dependent
- University degree **OR** 3 years of experience
- Background check (apostilled + translated)
- Private health insurance (no copay, full coverage)
- Proof that the company has existed for ≥ 1 year
- NIE and full application paperwork

✓ Pros

- Can work for non-Spanish companies
- Fast processing
- Pathway to long-term residency

✓ Limitations

- Only limited income may come from Spain
- Must maintain non-Spanish clients or remote employer

2. NON-LUCRATIVE VISA (Visado No Lucrativo)

Best for: Retirees, financially independent individuals, long-term residents who do not plan to work.

✓ Requirements

- No work allowed inside Spain
- Income: **400% IPREM** (~€30,000/year) + dependents
- Savings accepted
- Private health insurance
- Clean criminal record
- Housing plan in Spain

✓ Pros

- Simple, predictable process
- Great for retirees and families
- Leads to permanent residency

✓ Limitations

- **No employment** (remote work technically restricted)
 - High income threshold
-

3. STUDENT VISA (Visado de Estudiante)

Best for: University students, language school students, vocational training, minors in school.

✓ Requirements

- Enrollment in an accredited Spanish institution
- Financial means (100% IPREM or school's requirement)
- Full health insurance
- Housing address
- Background check
- Medical certificate (some consulates)

✓ Pros

- Part-time work allowed (up to 30 hours/week)
- Renewable until studies are completed
- Can transition to work visas

✓ Limitations

- Must stay enrolled
 - Income must be proven yearly
-

4. SELF-EMPLOYED VISA (Visado de Trabajo por Cuenta Propia / Autónomo Visa)

Best for: Freelancers planning to work with Spanish clients or run a business in Spain.

✓ Requirements

- Business plan
- Proof of professional skills
- Demonstrate demand in Spain
- Sufficient funds to operate business
- Registration as **autónomo** after approval
- Health insurance

- Background check

✓ Pros

- Work legally with Spanish companies
- Full access to autónomo system
- Renewable and leads to long-term residency

✓ Limitations

- Harder approvals
 - Requires proving economic viability
-

5. EU BLUE CARD (Tarjeta Azul UE)

Best for: Highly qualified professionals with job offers in Spain.

✓ Requirements

- University degree or equivalent
- High-skill job offer in Spain
- Salary: must meet **Spain's Blue Card threshold** (varies yearly)
- Health insurance
- Background check

✓ Pros

- Fast-track processing
- High mobility within EU
- Leads to permanent residency

✓ Limitations

- Requires a **Spanish job offer**
 - Strict salary and skill requirements
-

All Visas at a Glance

Visa Type	Work Allowed?	Income Requirement	Who It's For	Difficulty
Digital Nomad	Yes, remote only	High	Remote workers, freelancers	★ ★
Non-Lucrative	No	High	Retirees, passive income	★
Student	Part-time	Medium	Students	★
Self-Employed	Yes, Spain-based	Medium	Freelancers, entrepreneurs	★ ★ ★
EU Blue Card	Yes, high-skill	High	Professionals with job offers	★ ★



Visa Preparation Checklists

Digital Nomad Visa

- Valid passport
- NIE
- Full remote contract or freelance portfolio
- Letter from employer/client
- Income proof ($2 \times \text{SMI} + 25\%$ per family member)
- University degree or 3 years' experience
- Criminal record certificate (apostilled + translated)
- Private health insurance (full coverage, no copays)
- Bank statements (3–6 months)
- Passport photos
- Application fee (varies by consulate)

Non-Lucrative Visa (Retirees & Passive Income)

- Passport (valid 1+ year)
- Financial means (400% IPREM + dependents)
- Pension/annuities/rental income OR savings
- Bank statements
- Health insurance (no copay, full coverage)
- Medical certificate
- Criminal background check
- Lease or housing plan
- Passport photos
- Application fee



Student Visa

- Proof of enrollment
 - Full health insurance
 - Financial means
 - Background check
 - Spanish address
 - Passport photos
 - Medical certificate
-



The First 30 Days in Spain Checklist

Week 1: Essentials

- Get a Spanish SIM card (Movistar, Orange, Yoigo, Digi)
- Open a bank account (Sabadell, CaixaBank, Santander, ING, Wise, Revolut)
- Get *empadronamiento* (bring lease + passport)
- Apply for TIE appointment (*extranjería*)
- Install Bizum for payments
- Buy local transport card (Metro, EMT, TMB, EMT Málaga, etc.)
- Map out local grocery stores, health center, pharmacy
- Get a Spanish adapter & extension cord
- Learn your building's trash/recycling rules

Week 2: Home Setup

- Register utilities if needed
- Choose fiber internet (Movistar, Vodafone, Orange, MásMóvil, Digi)
- Buy home essentials (IKEA, Carrefour, Leroy Merlin, Alcampo)
- Visit local police station to confirm TIE requirements
- Learn neighborhood hours (siesta closures!)
- Set up Spanish Amazon + Correos delivery

Week 3: Health & Admin

- Register at your local health center (CAP)
- Choose a family doctor (*médico de cabecera*)
- Find a private dentist
- Compare private health insurance (Adeslas, Asisa, Sanitas, Mapfre)
- Learn how prescriptions work

- Download LaMevaSalut / Salud Responde apps (varies by region)
- Set up Certificado Digital if eligible

Week 4: Integration

- Join 3 local groups (Meetup, Internations, Facebook Groups)
- Start a class or hobby (language school, gym, yoga, art)
- Try a *menu del día*
- Learn 20 essential Spanish phrases
- Create a monthly calendar for bills/renewals
- Explore 1–2 nearby towns



How to Get a SIM Card in Spain

Best Providers:

- **Movistar** (most coverage)
- **Orange**
- **Vodafone**
- **Yoigo**
- **Digi** (cheapest)
- **Lowi** and **Simyo** (budget options)

What you need:

- Passport **or** NIE
- Spanish address (sometimes optional for prepaid)

Where to buy:

- Any provider's retail store
- Phone shops in malls
- Some supermarkets (Carrefour, Alcampo)
- Airport kiosks (more expensive)

Tips:

- Prepaid (“prepago”) is the easiest for newcomers
 - Monthly plans require an NIE and bank account
 - Ask for **eSIM** if you prefer digital activation
-



Housing & Renting Checklist

Before Signing a Lease:

- Verify landlord identity
- Check rental license (if required in region)
- Ask if building allows pets
- Confirm heating (important!)
- Check if AC is installed
- Ask about mold or humidity
- Test water pressure
- Check window insulation
- Confirm community fees
- Understand *fianza* (deposit) and *aval* (guarantor)

Move-In Day:

- Take timestamped photos
- Notify landlord of defects
- Collect copies of keys
- Ask for mailbox key
- Record meter readings
- Confirm how to register utilities



Setting Up Utilities and Internet

Utilities (Electricity, Gas, Water)

- Often activated by the landlord
- If you need to set them up:
 - Bring passport/NIE
 - Rental contract
 - Bank account info (for direct debit)

Internet Providers:

- Movistar
- Orange
- Vodafone
- Digi

- MásMóvil

Installation:

- Usually 3–10 business days
- Technician will visit your home

Tip: Avoid long contracts unless you're staying at least 12 months.



Getting Your TIE Appointment

When: Within **30 days** of arriving in Spain with a long-stay visa.

Steps:

1. Go to: *sede.administracionespublicas.gob.es*
2. Select **Cita previa – Extranjería**
3. Choose your province
4. Select **Toma de huellas (expedición de tarjeta)**
5. Complete form
6. Bring the following:

Required documents:

- EX-17 form
- Passport + copies
- Visa + entry stamp
- Padrón certificate
- **Tasa 790–012** paid
- 1 passport photo (carnet size)

You'll receive a **resguardo** (receipt) and pick up your card in 30–45 days.



Empadronamiento (Padrón Registration)

Why you need it:

- School enrollment
- Healthcare access
- TIE application
- Some banks
- Some visa renewals

What to bring:

- Passport
- Rental contract **or** homeowner's deed
- Utility bill (sometimes)
- Signed authorization if you rent a room

Steps:

1. Go to your **Ayuntamiento** website
2. Search "**empadronamiento**"
3. Book a **cita previa** (appointment)
4. Bring required documents
5. Receive your **certificado de empadronamiento**

Tip: Some cities allow **online** padrón registration.



School Enrollment Starter Pack

SETTING UP SCHOOL ENROLLMENT

Required for minors:

- Birth certificate
- Passport copies
- Vaccine record
- Previous school transcripts
- Padrón certificate
- Parents' IDs
- Guardianship/consent if needed

Steps:

1. Identify your **school zone** (public schools)
2. Submit enrollment application
3. Attend orientation or placement testing (if required)

4. Provide documentation during registration

Options:

- Public schools
- Semi-private (concertados)
- Private schools
- International schools

Tip: Enrollment windows vary by region — popular schools fill up early.

Questions to Ask Schools:

- Are there language support classes?
 - How big are class sizes?
 - Is there a school bus?
 - What are lunch plans?
 - Are extracurriculars included?
 - What's the calendar? (Spain is regional!)
-

Registering with Your Local Health Center

Steps:

1. Find your assigned **Centro de Salud** using your address
2. Bring:
 - Padrón
 - Passport or TIE
 - Social Security number (if eligible)
3. Fill the registration form
4. Receive your **Tarjeta Sanitaria** (health card)

Notes:

- Public healthcare is free or low-cost
- Not all visas allow public coverage (e.g., Non-Lucrative must use private health insurance)

HOW TO FIND A FAMILY DOCTOR OR PEDIATRICIAN

Public System:

- Once registered at your **Centro de Salud**, you can:
 - Log in online
 - Choose a GP (“**médico de cabecera**”)
 - Choose a pediatrician for children
 - Emergencies: call **112**

Private System:

- Choose a private insurer (Adeslas, Sanitas, Asisa, Mapfre)
- Use their app to search:
 - General doctors
 - Specialists
 - Clinics
 - Pediatricians
- Download their app
- Book specialists directly
- Dental NOT included in public system

Tip: Some regions allow changing your doctor every 3–6 months.

Pharmacy:

- “*Farmacia*” = green cross
- Prescription = “*receta*”
- Over-the-counter meds widely available



Transportation Guide

BUYING TRANSPORT CARDS

Name varies by city:

- Madrid: Tarjeta Transporte Público (TTP)
- Barcelona: T-mobilitat
- Málaga: Tarjeta Bus EMT
- Valencia: SUMA Pass
- Canarias: Bono Residente
- Sevilla: Tarjeta Tussam

What you need:

- Passport or NIE
- Address for adult cards in Madrid (for mailed delivery)

Where to buy:

- Metro stations
- Tobacco shops (estancos)
- Transport offices
- Some bus kiosks
- Online

Tip: Get **monthly passes** to save money if you use public transport often.

IF YOU DRIVE

- Exchange license (if applicable)
- Get car insurance
- Know the blue/green parking zones
- Learn about speed radars
- ITV (vehicle inspection) schedule



Quick Spanish Cheat Sheet

Essentials:

- Hola — Hello
- Buenos días — Good morning
- Buenas tardes — Good afternoon
- Buenas noches — Good evening/night
- Por favor — Please
- Gracias — Thank you
- ¿Cuánto cuesta? — How much is it?
- ¿Dónde está...? — Where is...?
- No hablo español — I don't speak Spanish
- ¿Habla inglés? — Do you speak English?
- Una mesa para dos — A table for two

Emergency:

- ¡Ayuda! — Help!
- Llama a una ambulancia — Call an ambulance
- Estoy perdido/a — I'm lost

€ Opening a Bank Account in Spain (What to Bring)

Required documents:

- Passport
- NIE (if you have it — some banks allow pre-NIE accounts)
- Proof of address (rental contract, padrón, or utility bill)
- Spanish phone number
- Employment contract or proof of income (*varies*)

Most foreigner-friendly banks:

- **Sabadell**
- **Santander**
- **CaixaBank**
- **BBVA**
- **ING** (digital)
- **Wise/Revolut** for nomads (not full Spanish banks)

Tips:

- Ask for an account with **no maintenance fees**
- Activate **Bizum** (Spain's instant payment app)
- Some banks charge €30–60/year to non-residents



Spain Bank Comparison Sheet

Choosing the Right Bank for Your First Year in Spain

This sheet compares the **most common banks** used by expats, nomads, retirees, students, and **new residents** in Spain.

1. Quick Comparison Table

Bank	Best For	Monthly Fees	English Support	ATMs	Pros	Cons
Sabadell	New arrivals, retirees	€0–€3	Medium	Many	Easy to open, friendly to foreigners	Fees vary by region
Santander	All-round use	€0–€20	Medium	Huge network	Strong local presence	Can be fee-heavy
CaixaBank	Residents, workers	€0–€15	Low-Medium	Very large	Efficient digital tools	Fees for non-residents
ING España	Digital users	€0	Medium	Few	No-fee account	Must meet income requirements
BBVA	Long-term residents	€0–€10	Low-Medium	Many	Good app	Some branches slow
Bankinter	Professionals	€0–€10	Low	Medium	High interest on some accounts	Stricter requirements
Wise	Nomads, freelancers	€0	High	None	Multi-currency	Not a “real” Spanish bank
Revolut	Travelers	€0–€13	High	None	Instant payments, mobile-first	Some merchants block Revolut

2. Category Breakdown

Best for Remote Workers / Nomads

- **Wise**
- **Revolut**
- **ING** (if you want a Spanish bank account)

Why? Low fees, easy setup, great for international transfers.

Best for Retirees

- **Sabadell**
- **Santander**
- **CaixaBank**

Why? They are **foreigner-friendly**, accept pension income, and have many branches.

Best for Families / Long-Term Residents

- **BBVA**
- **CaixaBank**
- **Bankinter**

Why? Reliable, stable, great mobile apps, lots of ATMs.

Best for Students

- **ING**
- **BBVA Joven**
- **Sabadell**

Why? Low fees + student accounts.

3. Fees Breakdown

Sabadell

- Monthly fee: €0–€3
- ATM withdrawals: Free at Sabadell
- Foreign cards: Friendly
- Account opening: Easy

Santander

- Monthly fee: Up to €20 for standard accounts
- Maintenance fees vary by region
- Large ATM network
- Often requires direct deposit to avoid fees

CaixaBank

- Monthly fee: €0–€15
- Known for charging **non-resident fees** (€30–€60/year)
- Excellent ATM coverage

BBVA

- Monthly: €0–€10
- App: Excellent
- Service: Varies by branch

ING España

- Monthly: Free
- Requires deposits to unlock full features
- Online-first bank

Bankinter

- Monthly: €0–€10
- Can offer 5% interest for new customers
- Requires income & bills domiciled

Wise

- Monthly fee: Free
- Best exchange rates
- Not a full Spanish bank (no direct debit reliability in some cases)

Revolut

- Monthly: €0–€13 depending on plan
- Amazing for travel
- Not accepted everywhere (government, tolls, some shops)

4. International Transfer Comparison

Bank	Receiving Intl Transfers	Sending Intl Transfers	Exchange Rate	Notes
Sabadell	Good	Expensive	Bank rate	Best for retirees
Santander	Good	Expensive	Bank rate	Good branch access
CaixaBank	Good	Expensive	Bank rate	Fast but costly
BBVA	Good	Medium	Bank rate	Reliable
Wise	Excellent	Excellent	Real rate	Best value
Revolut	Excellent	Excellent	Real rate	Daily limits apply

5. ATM Fees

- **Santander, Sabadell, BBVA, CaixaBank:** free withdrawals at own ATMs
- **ING:** free but limited ATM partners
- **Wise & Revolut:** free up to a limit (€200–€300), then approx 2%

6. Where Foreigners Have the Easiest Time Opening an Account

Easiest

1. **Sabadell**
2. **Santander**
3. **CaixaBank**

Moderate

4. **BBVA**
5. **ING** (digital requirements)

Hardest

6. **Bankinter**
7. **OpenBank** (only for residents)

7. Required Documents to Open a Bank Account in Spain

- Passport
 - NIE number (some banks allow pre-NIE accounts)
 - Proof of address
 - Employment contract or pension proof
 - Spanish phone number
 - Sometimes: padrón certificate
-

8. Bank comparison sheet (printable)

PRINT & FILL BY HAND

Bank Name: _____

Monthly Fees: _____

NIE Required? Yes / No

Foreign Friendly? Yes / No

ATM Network Strength: Strong / Medium / Weak

English Support: Strong / Medium / Weak

Best For:

- ☐ Nomads
- ☐ Retirees
- ☐ Families
- ☐ Students
- ☐ Businesses

Pros:

1. _____
2. _____
3. _____

Cons:

1. _____
2. _____
3. _____

My Notes:



Spain Region Comparison Guide

A. Quick Comparison Table

Region	Cost of Living	Climate	Safety	English Level	Best For	Downsides
Madrid	\$\$\$	Continental	High	Medium	Jobs, culture	Pricey, busy
Barcelona	\$\$\$	Mild	Medium	High	Creatives, tech	Pickpockets
Valencia	\$\$	Mild	High	Medium	Balanced living	Fewer direct flights
Málaga – Costa del Sol	\$\$	Hot/Mild	High	High	Retirees, families	Summer crowds
Alicante	\$\$	Warm	High	High	Retirees	Seasonal tourism
Seville	\$\$	VERY HOT	High	Low	Culture lovers	summer heat
Bilbao	\$\$\$	Cool/Wet	High	Medium	Professionals, foodies	Expensive
Tenerife	\$\$	Subtropical	Medium	Medium	Nomads, retirees	Very Touristy
Gran Canarias	\$\$	Subtropical	Medium	High	Nomads	Not many jobs
Mallorca	\$\$\$	Mild	High	Medium	Families	Housing prices
Granada	\$	Mild	High	Low	Students, culture lovers	Not many jobs
Zaragoza	\$	Extreme (hot/cold)	High	Low	Low cost	Windy, less international

B. Region-by-Region Profiles

Madrid

- **Best for:** professionals, culture lovers
- **Vibe:** cosmopolitan, elegant
- **Cost:** high
- **English:** medium
- **Why choose it:** jobs, museums, international community
- **Downsides:** expensive rent, hot summers

Barcelona

- **Best for:** creatives, tech workers
 - **Vibe:** international, artsy
 - **Cost:** high
 - **English:** high
 - **Why choose it:** beach + culture + startups
 - **Downsides:** pickpocketing in tourist zones
-

Valencia

- **Best for:** balanced living
 - **Vibe:** relaxed, eco-friendly
 - **Cost:** medium
 - **Why choose it:** beach, quality of life
 - **Downsides:** fewer international job opportunities
-

Costa del Sol (Málaga, Marbella, Fuengirola)

- **Best for:** retirees, families
 - **Vibe:** sunny, easygoing
 - **Cost:** medium
 - **Why choose it:** English-friendly, warm weather
 - **Downsides:** tourist-heavy summer
-

Alicante

- **Best for:** retirees
 - **Vibe:** expat-friendly, calm
 - **Cost:** medium-low
 - **Why choose it:** sea views, international communities
 - **Downsides:** seasonal economy
-

Seville

- **Best for:** lovers of Spanish culture
- **Vibe:** traditional, beautiful
- **Cost:** low-medium

- **Why choose it:** food, architecture
 - **Downsides:** extremely hot summers
-



Budget & Expense Tracker

MONTHLY EXPENSES:

- *Rent:* _____
- *Utilities:* _____
- *Internet/Phone:* _____
- *Groceries:* _____
- *Transport:* _____
- *Healthcare:* _____
- *Entertainment:* _____
- *Schooling/Childcare:* _____
- *Gym:* _____
- *Pets:* _____
- *Travel:* _____
- *Savings:* _____
- *Insurance:* _____
- *Taxes:* _____
- **YEARLY COSTS:** _____

AVERAGE PRICE GUIDE

- *Milk (1L):* _____
 - *Baguette:* _____
 - *Eggs (12):* _____
 - *Local Wine (bottle):* _____
 - *Public Transport Card:* _____
 - *Gasoline / Diesel (per liter):* _____
 - *Gym Membership:* _____
 - *Co-working Space:* _____
 - *Lunch Menú del Día:* _____
 - *Private Health Insurance:* _____
-

NOTES:

This image shows a full page of blank, lined paper. It features approximately 20 evenly spaced horizontal grey lines across its entire width, providing a guide for handwriting or typing. The paper itself is a clean, off-white color.



A Word Before You Go

Thank you for downloading the Spain Starter Kit.

I created this guide to help make your transition a little smoother, a little clearer, and a lot less overwhelming. Moving abroad is both exciting and challenging — and you deserve support that feels human, practical, and reassuring every step of the way.

As you settle in, give yourself time to adjust, explore, and grow into your new rhythm. Every small step you take — opening a bank account, navigating bureaucracy, finding your first café — is building the foundation of the life you came here to create.

This Starter Kit is part of the **Starting a New Life** relocation series from **Solifleur Publishing**, where our mission is to provide grounded, compassionate guides for anyone beginning anew in a new country.

If you'd like updated templates, new checklists, or early access to future resources, you're warmly invited to join the [Solifleur Facebook](#) community, or sign up for the [newsletter](#)



Your journey is just beginning — and I'm here to support you through it, one page at a time.

With gratitude,
Alphonsine Pelletier
Solifleur Publishing

