

01 My move and residence options

Start with your circumstances. Complete this alone or with a partner; use a separate copy if your residence routes differ.

How to use: Download and save a copy, then type in the boxes or print at A4 size. Use brief notes and extra paper if needed. Save, close and reopen to check your entries. Calculations are manual. Keep your completed copy private.

Destination / town or island

Proposed move date

Nationality / nationalities

Who is moving with me?

How do I expect to support myself? Tick all that apply.

- | | |
|--|---|
| ☐ Pension or independent income | ☐ Savings during a career break |
| ☐ Find work after arrival | ☐ Existing remote work / clients |
| ☐ Support from a partner / family | ☐ Other / still deciding |

Residence route or existing right I need to check

What work or job search would it permit?

Where must I apply, and what must be approved before I travel?

Check residence and work permissions separately. Record the official answers on page 4. Do not include passport numbers or other identity-document details.

02 My moving budget

Estimate your initial costs before calculating how long your money could last. Include everyone moving with you.

Currency used throughout

Prices checked on

Exchange rate, if relevant

Initial cost

Amount

Quote / assumption

Travel and removals

Temporary accommodation

Rent deposit / advance rent

Immigration fees and documents

Insurance / healthcare setup

Household essentials / transport

Commitments in my home country

Other initial costs

A. Total initial costs (add the amounts above)

B. Separate emergency / return reserve

Cost I most need to confirm

Count deposits as money unavailable for daily living. Avoid counting annual insurance or other prepaid costs again in your monthly budget. Keep the reserve separate.

03 How long my money could last

Use the same currency as page 2. Include dependable income after tax; leave hoped-for earnings out of the calculation.

Monthly spending	Amount	Dependable monthly income	Amount
Housing and utilities		Pension after tax	
Food and household		Net rental income	
Healthcare / insurance		Other dependable income	
Travel and communications		Total income (D)	
Tax / other commitments		Use rental income after costs and tax. Record a zero where appropriate.	
Other monthly spending			
Total spending (C)			

Calculate your available funds and monthly shortfall

E. Accessible savings before the move	
F. Living-cost funds: E minus A minus B (page 2)	
G. Monthly shortfall: C minus D	
H. Approximate months of support: F divided by G	

Worked example: 25,000 savings - 4,000 initial costs - 3,000 reserve = 18,000 available. Spending of 2,000 minus income of 500 = 1,500 monthly shortfall. 18,000 / 1,500 = **12 months**. These are illustrative figures, not a target.

If G is zero or negative, this calculation does not give an exhaustion date: check that income is dependable and all costs are included. If F is zero or negative, revisit the plan. A budget does not establish visa eligibility.

If costs rise or income falls, my revised months of support would be:

04 Questions I need answered

Use the authority responsible for your destination and your circumstances. Keep the source, answer and date together.

Residence and work

Which route fits? Does it allow job seeking, employment or remote work?

Source / adviser and date:

Healthcare

What cover meets the requirements, and when does it begin?

Source / adviser and date:

Tax and pensions

What changes in each country? Which notifications or advice do I need?

Source / adviser and date:

Application and evidence

Where do I apply? Which funds, documents and deadlines apply?

Source / adviser and date:

Official starting points - clickable links

[EU citizens: looking for work in another EU country](#)

[Spain: non-lucrative residence requirements](#)

[UK nationals: living in Spain](#)

[UK nationals: healthcare in Spain and the Canary Islands](#)

05 My decision and backup plan

Choose a next step based on what you have confirmed. This is your planning decision, not confirmation that a visa will be granted.

☐ Ready to take the next step

☐ More information needed

☐ Postpone while I prepare

What must be in place before I leave?

My next action

By when?

I will review my plan on

Minimum reserve I will protect

What would make me pause or change the plan?

If income or work does not materialise, I will... (where, how and cost)

Before you finish: Check your figures, save your answers and share the plan with anyone whose support it depends on. You can revise it as circumstances change.

General planning information only; not individual immigration, legal, tax, financial or healthcare advice. Official links checked 8 September 2026. Recheck current requirements before acting. No passwords, account numbers or identity documents are needed.