

**Spain Specialist**

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# **The American Expat's Guide to Spain's Digital Nomad Visa**

Everything you need to know to start planning your move to  
Spain

**FREE EDITION**

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# Chapter 1: Welcome & How to Use This Guide

Congratulations — you're seriously thinking about moving to Spain. Whether you've been daydreaming about tapas and siestas for years or just stumbled across the Digital Nomad Visa last week, you're in the right place.

This guide is your roadmap. We've helped hundreds of Americans navigate the move to Spain, and we've packed everything we've learned into these pages. Think of it as having a friend who's already done this sitting down with you over coffee and telling you exactly how it works.

## Who This Guide Is For

This guide is specifically designed for American citizens who fall into one of three categories:

- **Freelancers and self-employed professionals** — designers, developers, writers, consultants, coaches, and anyone working independently with clients outside Spain.
- **Remote employees of US companies** — you have a full-time job with a US employer who's agreed (or might agree) to let you work from Spain.
- **Entrepreneurs and online business owners** — you run a business that serves customers or clients primarily outside of Spain.

## How This Guide Is Organized

We'll walk you through the entire journey: figuring out if you're eligible, navigating the application process, understanding taxes and healthcare, finding a place to live, and settling into your new life in Spain. Each chapter builds on the last, but feel free to jump to whatever's most pressing for you right now.

### A Quick Note:

This guide provides general educational information about the Digital Nomad Visa process. It is not legal, tax, or financial advice. Every situation is unique, and we always recommend working with qualified professionals — especially an immigration lawyer and a tax advisor — for your specific circumstances.

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■ **Want the deep-dive version?** Our Premium Guide includes step-by-step checklists, document templates, cost calculators, and detailed strategies that go well beyond what we can cover here. Visit [spainspecialist.com](https://spainspecialist.com) to learn more.

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# Chapter 2: Is the Digital Nomad Visa Right for You?

Spain's Digital Nomad Visa — officially the *visa para teletrabajo de carácter internacional* — launched in 2023 as part of Spain's Startup Law. It was designed for people who work remotely and earn their income from outside Spain. If that sounds like you, keep reading.

## What the DNV Is (and Isn't)

The DNV lets you live and work legally in Spain for up to one year initially, renewable for up to five years total. It's specifically for remote workers — it's not a retirement visa, a student visa, or a work permit for getting a job in Spain. You bring your work with you; Spain provides the lifestyle.

## The Three Profiles

### Freelancers / Self-Employed

You work with clients or on projects independently. The key requirement: at least 80% of your income must come from non-Spanish sources. If all your clients are in the US (or anywhere outside Spain), you're good.

### Remote Employees

You have a W-2 job with a US company that allows you to work from Spain. You'll need a letter from your employer confirming the remote work arrangement and your role.

### Entrepreneurs / Business Owners

You run an online business — e-commerce, SaaS, consulting, content creation, whatever — and your customers are primarily outside Spain.

## High-Level Eligibility Requirements

- **Income:** You need to demonstrate income of roughly 200% of Spain's minimum wage (approximately €2,520/month or ~\$2,700). This changes periodically, so verify the current figure.
- **Clean criminal record:** No criminal convictions in the countries you've lived in for the past five years.

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- **Health insurance:** Valid coverage in Spain with no copays or deductibles (specific to consulate requirements).
  - **No prior Spanish tax residency:** Generally, you shouldn't have been a Spanish tax resident in the five years prior to applying.

## Quick Self-Assessment

Ask yourself these five questions:

- Do I earn my income from outside Spain? (You need 80%+ from non-Spanish sources)
- Do I earn at least ~\$2,700/month consistently?
- Do I have a clean criminal record?
- Am I willing to get health insurance that meets Spanish visa requirements?
- Have I been a Spanish tax resident in the last 5 years? (Ideally no)

### Pro Tip:

If you answered yes to the first four and no to the last one, you're likely a strong candidate. Even if your income is variable or borderline, there are strategies to strengthen your application — the key is how you document and present it.

■ **The Premium Guide** includes a detailed decision matrix comparing the DNV to other visa options (Non-Lucrative, Student, Entrepreneur), plus edge-case guidance for variable income, stock compensation, and more. Get it at [spainspecialist.com](https://spainspecialist.com)

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# Chapter 3: The DNV Application Process Step by Step

Here's the good news: the application process, while bureaucratic, is completely doable. Hundreds of Americans have successfully navigated it, and you can too. The key is starting early and staying organized.

## The Timeline at a Glance

From start to finish, expect the process to take 2-4 months. Some steps run in parallel, but others have built-in waiting periods you can't speed up. Here's the high-level flow:

- **Month 1:** Gather documents, request FBI background check, arrange insurance
- **Month 2:** Get apostilles, translations, finalize employer letter (if applicable)
- **Month 3:** Schedule and attend consulate appointment, wait for processing
- **After approval:** Enter Spain, register locally, start living your best vida

## Required Documents

While exact requirements vary slightly by consulate, you'll generally need:

- Valid passport (with at least one year remaining)
- Completed visa application form
- Passport-sized photos meeting Spanish specifications
- FBI criminal background check, apostilled
- Proof of income (tax returns, bank statements, contracts, invoices)
- Health insurance policy valid in Spain
- Proof of remote work arrangement (employer letter or client contracts)
- Proof of qualifications (degree or 3+ years professional experience)

### Watch Out:

The FBI background check is almost always the bottleneck. Request it as early as possible. The standard process takes 3-4 weeks, plus additional time for apostille. Expedited services exist but cost more. Don't wait on this one.

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## Common Mistakes That Cause Delays

- Starting the FBI check too late
- Using insurance that doesn't meet consulate-specific requirements
- Employer letter missing required language or details
- Documents older than the consulate's validity window (usually 3-6 months)
- Not booking the consulate appointment early enough (slots fill up)

■ **The Premium Guide** includes a week-by-week application timeline, an employer letter template with exact wording, consulate-specific tips, and a printable document checklist. Get your copy at [spainspecialist.com](https://spainspecialist.com)

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## Chapter 4: Working Legally in Spain

Once you're in Spain with your Digital Nomad Visa, you'll need to understand how the work side of things operates. Spain has its own system for self-employment and Social Security, and even if you're working for a US company, there are Spanish obligations to be aware of.

### The Autónomo System

If you're a freelancer or running your own business, you'll likely need to register as an *autónomo* — Spain's version of self-employment. This is how Spain tracks self-employed workers and collects Social Security contributions.

The word sounds intimidating, but it's essentially registering with Spain's tax agency (Agencia Tributaria) and Social Security system (Seguridad Social). Once registered, you'll pay monthly Social Security contributions and handle quarterly tax filings.

#### Pro Tip:

Spain offers the **tarifa plana** — a reduced Social Security rate for new autónomos. In your first year, you can pay significantly less than the standard rate. It's a real money saver, especially when you're just getting started.

### What About Remote Employees?

If you're employed by a US company, your situation is a bit different. Whether you need to register as autónomo depends on how your employment is structured. This is one of those areas where a quick consultation with an immigration lawyer or gestoría can save you a lot of confusion.

### The Gestoría: Your New Best Friend

A *gestoría* is a uniquely Spanish institution — think of it as an administrative services firm that handles your paperwork, tax filings, and bureaucratic dealings. Most expats working in Spain use one, and honestly, it's one of the best investments you can make. They handle your quarterly tax filings, annual returns, Social Security registration, and more — for a monthly fee that's surprisingly reasonable.

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■ **The Premium Guide** walks through autónomo registration step by step, includes a Spanish invoice template, and explains exactly which quarterly and annual tax filings you'll need to handle. Available at [spainspecialist.com](https://spainspecialist.com)

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# Chapter 5: Taxes — The Beckham Law & Your US Obligations

Let's talk about everyone's favorite topic: taxes. The good news? Spain actually has a really attractive tax option for new residents. The not-so-good news? You're American, which means you have tax obligations in both countries. Don't panic — it's manageable.

## The Beckham Law (Ley Beckham)

Named after David Beckham (yes, that Beckham — it was created when he moved to Real Madrid), this special tax regime allows new Spanish tax residents to be taxed at a flat rate on their Spanish-sourced income instead of Spain's progressive tax rates, which can go up to 47%.

The Beckham Law can result in significant tax savings, especially if your income is above average. It applies for your first six tax years in Spain, which is a generous window.

### Real Talk:

The Beckham Law isn't automatic — you have to apply for it, and there are specific qualification criteria. Not everyone is eligible, and the rules have been updated as part of the Startup Law. A tax professional who understands both US and Spanish tax law is essential here.

## Your US Tax Obligations

Here's the thing most Americans don't realize until they move abroad: the US taxes its citizens on worldwide income, regardless of where you live. Moving to Spain doesn't make your US taxes go away. But there are mechanisms to avoid being taxed twice:

- **Foreign Earned Income Exclusion (FEIE):** Allows you to exclude a significant amount of foreign earnings from US taxes.
- **Foreign Tax Credit:** Gives you credit for taxes paid to Spain against your US tax liability.
- **FBAR (FinCEN 114):** If your Spanish bank accounts exceed \$10,000 in aggregate at any point during the year, you must file this report.
- **FATCA (Form 8938):** Additional reporting for foreign financial assets above certain thresholds.

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## The Bottom Line on Taxes

Taxes are the area where professional help is most worth the investment. A good expat tax advisor who understands both the US and Spanish systems can save you thousands — and keep you compliant on both sides. This is not a DIY situation for most people.

■ **The Premium Guide** includes a Beckham Law qualification breakdown, a US vs Spain tax comparison table, a tax planning timeline, and a first-year tax checklist. Get the full picture at [spainspecialist.com](https://spainspecialist.com)

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# Chapter 6: Healthcare & Insurance

Spain has one of the best healthcare systems in the world — consistently ranked in the top 10 globally. Coming from the US, you might be pleasantly shocked by both the quality and the affordability. But navigating the system as a new expat takes a little knowledge.

## The Visa Requirement

For your DNV application, you'll need health insurance that covers you in Spain. This isn't just any insurance — most consulates require a policy with no copays, no deductibles, and full coverage in Spain. Your US employer insurance almost certainly won't qualify, even if it has international coverage.

## Your Options in Spain

### Private Health Insurance

This is what most DNV holders start with. Several Spanish and international insurers offer policies designed for expats. Costs typically range from €50-200/month depending on age, coverage level, and provider. Compared to US premiums, this will feel like a steal.

### Public Healthcare via *Convenio Especial*

The *convenio especial* lets you buy into Spain's public healthcare system for a monthly fee (currently around €60-160/month depending on age). It gives you access to the same public healthcare that Spanish citizens use. The catch: it's not available immediately upon arrival; there's an enrollment process.

### Public Healthcare via RETA

If you register as autónomo and pay into RETA (Spain's Social Security for self-employed), you get public healthcare included. This is a common path for freelancers since you're paying Social Security anyway.

#### Pro Tip:

Many expats start with private insurance for the visa application and first few months, then transition to public healthcare once they're registered in the system. Having both isn't uncommon either — private insurance gives you faster access to specialists.

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■ **The Premium Guide** compares insurance providers, walks through the convenio especial enrollment process, and includes a healthcare setup checklist. Visit [spainspecialist.com](https://spainspecialist.com)

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# Chapter 7: Banking, Housing & Setting Up Daily Life

This is the chapter where things start feeling real. You've got your visa, you've landed in Spain, and now you need to actually set up your life. Deep breath — it's all very doable, and every expat before you has figured it out too.

## Opening a Bank Account

You'll need a Spanish bank account for paying rent, receiving payments, and handling daily expenses. The process has gotten easier in recent years, with several options available — from traditional Spanish banks to digital-first banks popular with expats.

What you'll typically need: your passport, NIE or TIE, proof of address in Spain (or your rental contract), and sometimes proof of income. Some digital banks have simpler requirements and let you open an account with just a passport.

## Getting Your NIE

Your *NIE* (Número de Identidad de Extranjero) is your foreigner identification number in Spain. You need it for almost everything: opening a bank account, signing a rental contract, setting up utilities, and more. It's one of the first things you should arrange after arriving.

## The Empadronamiento

The *empadronamiento* is the process of registering at your local town hall (*ayuntamiento*). It proves where you live and is required for many administrative processes. You'll need your passport, rental contract, and sometimes a padron form. The process varies slightly by municipality, but it's generally straightforward.

## Finding Housing

The Spanish rental market is different from what you're used to in the US. Leases are typically longer, deposits work differently, and platforms like Idealista are your best friend for apartment hunting. In popular expat cities, competition can be fierce — especially in Barcelona and Madrid.

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**Watch Out:**

Rental scams exist, especially on international platforms. Never wire money before seeing a property in person, and be wary of deals that seem too good to be true. Working with a local real estate agent (inmobiliaria) can provide an extra layer of security.

■ **The Premium Guide** includes bank comparisons, a step-by-step NIE walkthrough, neighborhood guides, rental cost breakdowns by city, and a complete first-month setup checklist. Get it at [spainspecialist.com](https://spainspecialist.com)

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## Chapter 8: City Guides

One of the best parts about choosing Spain? You've got incredible cities to choose from, each with its own personality, pace, and perks. Here's a quick tour of the top picks for digital nomads and remote workers.

### Barcelona

The creative capital. Barcelona blends stunning architecture, beach life, world-class food, and a thriving tech and design scene. The expat community is massive, coworking spaces are everywhere, and the energy is contagious. It's the most expensive option on this list, but many say it's worth every cent. Expect to pay €1,000-1,800/month for a one-bedroom apartment in a decent neighborhood.

### Madrid

The capital has it all — culture, nightlife, incredible food, and a surprisingly affordable cost of living for a European capital. Madrid's tech scene is booming, the infrastructure is excellent, and it's centrally located for travel. If you want a big-city experience with a Spanish soul, Madrid delivers. Rent: €900-1,500/month.

### Valencia

The goldilocks city. Valencia offers beach life, a historic old town, great weather, and a cost of living that's meaningfully lower than Barcelona or Madrid. The digital nomad community has exploded here in recent years, and it consistently ranks as one of the best cities for remote workers worldwide. Rent: €750-1,200/month.

### Málaga

Sun-drenched and fast-growing. Málaga has transformed from a gateway to the Costa del Sol into a legitimate tech hub in its own right. Google has offices here, the startup scene is growing, and the weather is arguably the best in mainland Spain. Plus, the airport has direct flights everywhere. Rent: €700-1,100/month.

### Seville

Pure Andalusian charm. Seville is gorgeous, culturally rich, and very affordable. It's less internationally oriented than Barcelona or Madrid, which means deeper immersion in Spanish culture — but also fewer English-speaking services. If you want the most 'authentically

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Spanish' experience, Seville is your pick. Rent: €650-1,000/month.

## Emerging Spots to Watch

Keep an eye on Alicante (great weather, growing nomad scene, very affordable), the Canary Islands (year-round warm weather, tax advantages, island life), and Bilbao (foodie paradise, stunning Basque Country, cooler climate if you prefer it).

■ **The Premium Guide** includes detailed neighborhood breakdowns for each city, coworking space recommendations, a full cost-of-living comparison table, and a 'Which city is right for you?' decision framework. Explore it at [spainspecialist.com](https://spainspecialist.com)

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# Chapter 9: Family Considerations

Moving to Spain as a couple or family adds some complexity, but also makes the experience richer. Spain is an incredibly family-friendly country — kids are welcome everywhere (even at 10 PM dinners), and the quality of life for families is hard to beat.

## Bringing Your Partner

If you're married or in a registered partnership, your spouse can join you in Spain through a family reunification process tied to your DNV. Unmarried partners have fewer options through the standard DNV path, though there are alternatives worth exploring with a lawyer.

## Schools in Spain

Spain has three main types of schools: *colegios públicos* (public, free), *colegios concertados* (semi-private, subsidized, low-cost), and *colegios privados* or international schools (private, higher cost). Many expat families opt for international schools that teach in English, especially if the move might be temporary. Others choose Spanish schools for full immersion — kids are remarkably good at picking up languages.

### Real Talk:

The Spanish school year starts in September. If you're moving with school-age kids, plan your timeline around the academic calendar. Mid-year transfers are possible but harder. Start researching schools early — popular international schools often have waitlists.

■ **The Premium Guide** covers partner visa applications in detail, school enrollment processes, family healthcare options, and includes a family relocation checklist. Get it at [spainspecialist.com](https://spainspecialist.com)

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# Chapter 10: Your First 90 Days in Spain

You made it. You're in Spain. Now what? The first three months are a whirlwind of paperwork, exploration, and adjustment. Here's a high-level roadmap to keep you on track.

## Week 1: The Essentials

- Get a Spanish SIM card or eSIM — you'll need a local number
- Open a bank account (or start the process)
- Do your empadronamiento at the local ayuntamiento
- Start apartment hunting if you don't have a long-term place yet
- Explore your neighborhood — find your coffee spot, your supermarket, your park

## Month 1: Getting Settled

- Complete your NIE/TIE application
- Register with a gestoría if you're going the autónomo route
- Set up utilities and internet in your apartment
- Register with a doctor (médico de cabecera) if using public healthcare
- Start building routines — coworking space, gym, social activities

## Months 2-3: Finding Your Rhythm

- Follow up on any pending administrative tasks
- Apply for the Beckham Law if eligible (with your tax advisor)
- Join expat communities and local groups
- Start Spanish language classes if you haven't already
- Explore beyond your city — Spain has so much to see

## Common First-Month Mistakes

- Not doing the empadronamiento early enough (it unlocks everything else)
- Trying to do all the paperwork yourself instead of hiring a gestoría
- Isolating yourself — join communities, take classes, say yes to things
- Comparing everything to the US instead of embracing differences

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**Pro Tip:**

The pace of life in Spain is different. Bureaucratic things take longer. Lunch is at 2 PM. Dinner is at 9 PM. Stores close in the afternoon. Embrace it — this is part of why you moved here.

■ **The Premium Guide** includes a day-by-day first-week plan, a 90-day milestone tracker, a pre-departure checklist for what to do before leaving the US, and key Spanish vocabulary for bureaucratic encounters. Get it at [spainspecialist.com](https://spainspecialist.com)

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# Chapter 11: Resources & Next Steps

You've made it to the end of the guide — which means you're serious about this. Here's where to go from here, depending on where you are in your journey.

## Official Resources

- **Spanish Consulate (US):** Find your nearest consulate and check their specific requirements
- **Agencia Tributaria:** Spain's tax agency — [sede.agenciatributaria.gob.es](http://sede.agenciatributaria.gob.es)
- **Seguridad Social:** [seg-social.es](http://seg-social.es) — for Social Security and RETA information
- **FBI Identity History Summary:** For requesting your background check

## Your Next Steps

### If you're still exploring...

Keep reading, keep asking questions. Our chatbot at [spainspecialist.com](http://spainspecialist.com) is available 24/7 to answer your specific doubts. No question is too basic.

### If you're getting serious...

Our **Premium Guide** at [spainspecialist.com](http://spainspecialist.com) is the natural next step. It goes deep on everything we've covered here and includes the templates, checklists, and detailed walkthroughs that make the process dramatically easier.

### If you're ready to move...

Book a **Hotline Call** with our team at [spainspecialist.com](http://spainspecialist.com). We'll spend 30 minutes on your specific situation, answer your questions, and connect you with the right professionals — immigration lawyers, insurance brokers, tax advisors, and more.

#### One Last Thing:

Moving to Spain is one of the best decisions you can make for your quality of life. It's not always easy — there will be bureaucratic headaches and cultural adjustments. But the tapas, the sunshine, the work-life balance, and the sheer joy of living in one of the world's most beautiful countries? Totally worth it. We're here to help you make it happen.