YoNomad



Spain's non-lucrative visa, start to finish

How to qualify for, apply for and keep Spain's residence permit for people who live on their own means, from the consulate file to your first renewal.

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15 pages · printable checklists and tracker · templates

Start here

The non-lucrative residence permit (*residencia temporal no lucrativa*) lets you live in Spain without working, as long as you can support yourself. You apply at the Spanish consulate for where you live, collect a visa, then get your foreigner ID card (TIE) at a Spanish police station once you arrive.

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How to use this guide

Read sections 1 and 2 first. Then print pages 6–7 (document checklist) and 13–14 (tracker and log) and keep them at the front of your folder. Every figure was checked on the date on the cover. Consulates add their own details, so where your consulate's list is stricter, follow it.

General information, not legal or tax advice. If you have a past refusal, a criminal record or unusual income, talk to a Spanish immigration lawyer (*abogado de extranjería*) before you apply.

Is this the right visa?

The official requirement is that you can support yourself and your family "without carrying out any work or professional activity". That's the whole point of the permit, and it's where most people get caught out.

> **Remote work is still work**
>
> The non-lucrative permit doesn't allow work or professional activity, and that includes working remotely for a foreign employer or clients. If your income comes from work you're still doing, look at Spain's visa for international remote workers (the "digital nomad" visa) instead.

	Non-lucrative	International remote work (digital nomad)
For	Living on savings, pensions, rent, investments	Working remotely for employers or clients outside Spain
Work allowed	No	Yes, remote work for foreign companies
Money test	400% of IPREM a month for you, 100% per family member (page 4)	Based on the Spanish minimum wage (about double it); check the current figure
Where you apply	Spanish consulate for where you live	Consulate, or from inside Spain if you're there legally

You're a good fit if...

- You can show the required money as income, savings or both (Spain accepts savings, unlike some countries).
- You'll actually live in Spain. Renewals need more than 183 days a year in the country.
- You have no criminal record in the countries you've lived in over the last five years.

Think twice if...

- You plan to keep working, even part-time or freelance online.
- You expect to spend half the year elsewhere. That breaks the renewal rule.
- You're hoping for a low-tax setup. Living in Spain over 183 days makes you a Spanish tax resident (page 10).

The numbers for 2026

The money requirement is set as a percentage of the IPREM, a Spanish reference index. It has been €600 a month since 2023 and is still €600 in 2026. Consulates usually want to see enough for the full first year.

Minimum financial means by household

Household	Per month	For one year
Main applicant (400% IPREM)	€2,400	€28,800
Couple	€3,000	€36,000
Couple + 1 child	€3,600	€43,200
Couple + 2 children	€4,200	€50,400
Each additional family member (100% IPREM)	+€600	+€7,200

> **Income or savings both count**
>
> The official guidance says means can be proved "by any means of proof", including bank certificates, property titles and investment statements. Many applicants combine a pension with savings. Clearing the figure comfortably avoids questions.

Official fees

Fee	Paid to	Amount
Long-stay (type D) visa	Consulate	€90*
Initial residence permit (form 790, code 052, item 2.1.1)	Spanish Government	€10.94
First TIE card (form 790, code 012)	Police	€16.08
Renewal (form 790, code 052, item 2.2.1)	Spanish Government	€16.40
Renewed TIE card	Police	€19.30

*€90 is the standard rate (Orden AUC/891/2024). Some nationalities, including US, UK and Canadian citizens, pay a different reciprocity fee in local currency. Visa centres (BLS, VFS) may add a service fee. Residence and TIE fees: Orden PJC/617/2025.