

ANOTHER PASSPORT™

YOUR EUROPEAN PLAN B

QUICK START GUIDE

Build a three-route shortlist before you spend serious time or money.

A practical starting point for Americans exploring European residency, long-term status, and possible second citizenship.

Accuracy over hype

This guide is educational. Immigration, tax, investment, and nationality rules change. Confirm current requirements with the official authority handling your case before acting.

Legal and program sources rechecked through September 1, 2026.

Start with the decision, not the dream

Europe offers many lawful ways to live abroad. The hard part is not finding a long list of visa names. It is eliminating routes that do not fit your household, then comparing the few that might still work.

Core rule

The best option is not the route with the most benefits on paper. It is the route whose obligations you would willingly keep even if the passport outcome disappeared.

Use this Quick Start in four moves

- **1. Define your household.** How do you earn money, who is moving, how much time can you spend abroad, and what can you realistically commit?
- **2. Turn your facts into route types.** Match how you earn or qualify to remote-work, independent-income, employment, business, family/ancestry, or investor routes.
- **3. Compare actual country routes.** For each candidate, ask whether you can qualify, keep the status, afford it over time, and live with the rules.
- **4. Verify the finalists.** Before filing, confirm current requirements with the correct authority and separate residence rules from later permanent-residence or citizenship rules.

Keep two files in your head

Your renewal file and your citizenship file are not the same thing. A route can be easy to obtain or renew while still requiring a very different level of residence, integration, language, or documentation before long-term status or citizenship is possible.

STEP 1

Start with your facts, not countries

Write down the facts that would still be true if Portugal, Spain, or any other favorite disappeared from your list tomorrow.

How do you earn and fund the move?

Remote salary or freelance income; pension or Social Security; rental/dividend/investment income; local employment; business income; family support; other.

Who is moving?

Just you; spouse/partner; children; other dependents. Family eligibility and documentation can differ by route.

How much time can you realistically spend in-country?

(e.g., Less than 30 days a year / 3 to 6 months / full-time permanent move)

Think about work, family, U.S. obligations, school calendars, caregiving, and travel - not an idealized future schedule.

How much money could you invest or keep committed?

Only include amounts you would actually be comfortable tying up after emergency reserves, moving costs, and professional fees.

Do you have useful ancestry?

Parents, grandparents, or sometimes earlier generations may matter. Do not assume ancestry equals eligibility; document rules vary.

What is the long-term goal?

A legal European base; permanent residence; a possible future citizenship path; family flexibility; retirement; work mobility; something else.

Deal-breaker rule

Do not average away a fatal mismatch. If a route requires something you cannot or will not do, treat that as a stop sign even if everything else looks attractive.

STEP 1A

Turn your answers into a starting list

Step 1 does not produce a winner. It tells you which kinds of routes deserve your research time.

If this describes you	Start by researching
Ancestry or qualifying family connection	Check citizenship-by-descent or family routes first.
Remote employee, freelancer, or foreign-client work	Start with remote-work or digital-nomad residence routes.
Pension, Social Security, rental, dividend, or other independent income	Start with own-income or non-working residence routes.
Local job or employer sponsorship	Start with employment-based residence.
Business or self-employment	Start with entrepreneur or self-employed residence routes.
Substantial money you are comfortable keeping committed	Add investor-residence routes to the list.

Use the other answers as filters

- Time in-country: cross out routes whose stay or renewal rules do not fit the time you can realistically spend there.
- Family: cross out routes that do not work for the people who must move with you.
- Long-term goal: if permanent residence or citizenship matters, cross out routes that do not realistically support the residence and integration you are willing to build.

Example: You work remotely, have no useful ancestry, do not want to make a large investment, and can spend most of the year in Europe. Start with remote-work residence routes. Do not spend your first research hours on investor programs or non-working retirement permits.

Next: research actual country routes within the route types that survived. Carry only two or three serious candidates into Step 2.

STEP 2

Compare the routes that survived Step 1

For every route that survived Step 1, answer the same four questions. This turns your starting list into a usable decision process.

Can I qualify?

- Does my income fit the route?
- Does my employment or self-employment situation fit?
- Does ancestry help?
- Is an investment required?
- Does my family situation fit the route?

Can I realistically maintain it?

- How much time must I spend there?
- What do I need to prove at renewal?
- Are there continuing income, housing, insurance, employment, or investment obligations?

What does it cost over time?

- Look beyond the application fee.
- Include housing, insurance, professional help, renewals, taxes, travel, and any required investment or committed funds.

Where can it lead?

- Does the residence route potentially support permanent residence?
- Could citizenship later be possible?
- What separate residence, language, integration, or documentation rules apply?

WORKED EXAMPLE

Remote-working couple exploring Europe

Assume one spouse works remotely for a non-European employer, the household meets applicable income requirements, and they want a lawful residence route that could support a longer-term European base.

Portugal - remote-work residence route

Worth comparing for a household that wants a residence-based route and is willing to understand stay, renewal, tax, and long-term nationality rules.

Spain - international telework route

Worth comparing for a remote worker who meets the work and income rules and wants to examine the residence, tax, renewal, and longer-term implications.

Italy - digital nomad / remote-worker route

Worth investigating if the applicant meets the professional and income requirements and is comfortable with the administrative and tax considerations.

This is not a recommendation

Your shortlist may be completely different depending on income source, family situation, time you can spend in-country, ancestry, investment budget, and long-term goals.

Notice what the example does not do: it does not declare a winner. It identifies three plausible routes and the questions that still need verification.

STEP 3

Build your three-route shortlist

Use this page after your first round of research. On your first read, leave the matrix blank and simply notice which questions you will need to answer. Keep the list small enough that you can investigate each finalist properly.

What to record	Route 1	Route 2	Route 3
<i>Leave these blank during your first read. You will populate these exact answers as you flip through the 2026 Country Profiles in the master book.</i>			
Country + route			
Can I qualify?			
Can I maintain it?			
Five-year cost questions			
Where could it lead?			
Biggest fact to verify			
Any deal-breaker?			

How to score without fooling yourself

A simple score can help compare close options, but a hard legal or lifestyle mismatch should override the average. A route you cannot lawfully maintain is not rescued by a good climate, lower taxes, or a fast application.

STEP 4

Verify before you act

Once you have two or three finalists, move from broad research to filing-level verification.

- **Correct filing authority** - Confirm which consulate, immigration authority, or other office has jurisdiction over your case.
- **Current official financial figure** - Check the current income, wage, index, or investment amount used by the authority handling the filing. Do not rely on an old blog number.
- **Prior travel and overstay history** - Make sure past stays, overstays, refusals, or status issues are understood before assuming eligibility.
- **Family treatment** - Confirm who can accompany or join, and what separate proof each family member needs.
- **Renewal rules** - Know the time-in-country, income, insurance, employment, housing, investment, and document rules for keeping the status.
- **Long-term status** - Separately verify permanent-residence and citizenship requirements. Residence approval does not make either outcome automatic.
- **Tax and reporting** - Model both local-country consequences and continuing U.S. filing/reporting obligations with qualified professionals where needed.

Source hierarchy

Give priority to legislation and official authorities, then current government guidance and program sources. Treat marketing pages, social posts, forums, and old articles as leads to verify - not final authority.

NEXT STEP

YOU HAVE A SHORTLIST. NOW VALIDATE IT.

The Quick Start helps you narrow the field. The full Your European Plan B guide helps you investigate those finalists before you commit serious time or money.

The full guide continues with

- 9 detailed country profiles - Portugal, Spain, Greece, Italy, Malta, Hungary, Croatia, Ireland, and Cyprus
- Head-to-head residency pathway comparisons
- Financial and eligibility considerations
- Time-in-country, renewal, and long-term-status planning
- Five-year cost planning
- Family considerations
- 5 realistic applicant case studies
- Official source directory
- Companion workbook, checklists, and planning tools

Your next step

Take the two or three routes on your shortlist and test them against the detailed country profiles, official sources, and planning tools in Your European Plan B.

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