

**SPAIN
MADE
SIMPLE**
SANDTONS

COST OF LIVING MADE SIMPLE

You have heard the headlines:
"Spain is cheap." But cheap is
relative.
The real story is...



GET THE QUICK GUIDE

INTRODUCTION

You have heard the headlines: "Spain is cheap." But cheap is relative.

The real story isn't just about spending less; it is about Geo-Arbitrage. Earning in Dollars/Pounds and spending in Euros allows you to upgrade your lifestyle while slashing your burn rate.



THE "GEO-ARBITRAGE" REALITY CHECK

Moving to Spain is the ultimate financial cheat code for retirees and digital nomads.

The Upgrade:

You don't just save money; you get more for it. A \$3,000 lifestyle in Miami gets you a small apartment and stress. A €3,000 lifestyle in Estepona gets you a penthouse, private school, and weekly cleaning service.

The Math:

Most US expats reduce their fixed monthly costs by 40% to 60% immediately upon arrival.



THE BIG THREE: WHERE THE MONEY GOES



Housing (The Big Win)

\$2,500+

US/UK
1-bed in major city

\$900–€1,500

Spain
2-bed in premium coastal city



Healthcare (The Stress Killer)

\$1,500+

US
Monthly premiums + \$5k
deductible

€60–150

Spain
Per person/month, zero
deductible



Food & Dining (The Lifestyle Upgrade)

\$100

US
"Decent" dinner

€15

Spain
"Menú del Día" (3 courses + wine)

High-quality groceries are approx. 30% cheaper.

Don't compare Madrid to rural Ohio. Compare Madrid to NYC. Compare Alicante to Florida. The savings are massive.

THE "GOTCHAS" (WHAT ISN'T CHEAP)



Electricity

It can be expensive in winter. Spanish homes are often poorly insulated.



Technology

Apple products and electronics cost about 20% more than in the US due to VAT. Buy your laptop before you move.



Gasoline

Fuel is expensive, but you will drive 90% less.



QUICK DECISION: CAN YOU AFFORD IT?



**Income \$2,500
/month (Single)**

Comfortable

Comfortable middle-class life in almost any coastal city.



**Income \$4,500
Dollars/month
(Couple)**

Premium

Premium lifestyle. Eat out daily. Travel monthly.



Income \$8,000+ Dollars/month (Family)

"1% Lifestyle"

"1% Lifestyle." International schools, villa, help at home.

LET SANDTONS HANDLE IT



[Link to Financial Planning Services]

EXPLORE THE SPAIN MADE SIMPLE SERIES

**Visas Made
Simple**

**Mortgages Made
Simple**

**Property Made
Simple**

**NIE Made
Simple**

**Living Made
Simple**

& more on our geo-dedicated websites



NEED PERSONALIZED GUIDANCE?

We've created dedicated resource hubs for different backgrounds. Get support tailored to your country of origin.

Get personalized guidance on:

- Tax optimization for US expats and reporting to the IRS
- UK family relocation and post-Brexit implications
- EU residency requirements and Padron registration
- International school comparisons (US, UK, EU curricula)
- Accurate, not abstract cost of living comparisons from where you live to where you want to live in Spain

US HUB

UK HUB

EU HUB

BEYOND THE GUIDE?

We handle everything—legal documents, tax registration, power of attorney, and complete relocation support including schools, insurance, and settling in.



Explore Professional Services

