

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...



THE QUICK GUIDE

# INTRODUCTION

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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

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**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?

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 **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

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**Visas Made Simple**

**Mortgages Made Simple**

**Property Made Simple**

**NIE Made Simple**

**Living Made Simple**

& more on our geo-dedicated websites



# NEED PERSONALIZED GUIDANCE?

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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](#)

