



# **COSTA RICA**

## **RELOCATION GUIDE**

## **LAT-AM ENTERPRISE & BUSINESS MANAGEMENT**

### **CR COSTA RICA**

*Your Gateway to Stability, Quality of Life, and Educational Freedom in Central America*

**2025 Edition | Strategic Relocation Guide**

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#### **WHY COSTA RICA?**

Welcome to Costa Rica—Latin America's longest-standing democracy and a proven refuge for families seeking stability, educational options, and quality of life beyond Western economic surveillance.

## What Makes Costa Rica Strategically Unique

- ✓ **Political Stability Unmatched:** 75+ years uninterrupted democracy, peaceful power transfers, no military since 1948
- ✓ **Educational Infrastructure:** Excellent private bilingual schools, homeschooling legal and respected
- ✓ **Healthcare Value:** WHO-ranked system superior to USA at 60-70% lower cost
- ✓ **Established Expat Community:** 50,000+ North American/European residents, mature support networks
- ✓ **Property Rights:** Strong constitutional framework protecting private ownership
- ✓ **Environmental Paradise:** 5% of world's biodiversity, safe outdoor lifestyle for children

## The 2025 Strategic Reality

Costa Rica is **not the cheapest option**—it's the **most proven and stable** option. For families prioritizing predictability, established infrastructure, and documented success over decades, Costa Rica delivers.

**The Stability Premium:** Costa Rica costs 30-50% more than Nicaragua, Paraguay, or Ecuador. You're paying for 75 years of political stability, established legal precedents, mature healthcare, proven school quality, and extensive expat infrastructure.

## Key Facts

- **Currency:** Costa Rican Colón (CRC) + USD widely accepted
- **Population:** 5.2 million—educated, peaceful society
- **Political Stability:** Zero coups, consistent democratic governance since 1949
- **Safety:** Among safest in Latin America (lower crime than regional neighbors)
- **Healthcare:** Universal coverage, excellent private system

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## DIGITAL MONEY, IDENTITY & SOCIAL POLICY—2025 REALITY CHECK

### CBDC & Digital Currency Status

#### Official Position (2024-2025):

Costa Rica's Central Bank published a working paper in June 2024 titled "*Digital Money in a Territorial Tax Jurisdiction*," exploring CBDC feasibility. **Conclusion: Cautious exploration, no active launch scheduled.**

#### What This Means:

- ✓ **No immediate CBDC implementation**—timeline uncertain (likely 3-5+ years if pursued)
- ✓ **USD acceptance widespread**—dual currency reality provides hedge
- ✓ **Cash economy functional**—not being aggressively eliminated
- ✓ **Banking surveillance:** Full FATCA/CRS compliance—financial privacy limited but better than Europe/USA domestic systems

**Strategic Implication:** Relocating families maintaining foreign bank accounts, foreign companies, and international payment cards can operate with minimal disruption. Costa Rica is **following** Western trends, not leading them—providing buffer time.

### **Digital Identity (eID) Status**

#### **2025 Implementation:**

Costa Rica launched an **eID pilot program (early 2025)** for voluntary digital authentication of public services—**currently targeting Costa Rican citizens only**.

#### **Critical Details:**

- ✓ **Non-citizens NOT required** to register for digital identity unless seeking naturalization
- ✓ **Foreign residents retain conventional physical ID** (cédula de residencia)
- ✓ **Voluntary system** for now—mandatory expansion timeline unknown
- ✓ **Adoption monitoring phase**—government assessing citizen uptake before broader rollout

**Strategic Implication:** Foreign residents have a practical buffer period (likely 2-5 years) to assess digital policy evolution while retaining traditional documentation.

### **LGBT Rights & Social Policy—Honest Assessment**

#### **Legal Framework (2025):**

- **Same-sex marriage:** Legal since 2020 (Constitutional Court ruling)
- **Anti-discrimination laws:** Exist and enforced in employment, housing
- **Adoption:** Legal for same-sex couples
- **Pride events:** Annual Pride parade in San José, smaller events in beach towns—government-supported, visible

#### **Social Reality:**

- **Cultural conservatism:** Strong Catholic tradition (47% Catholic, declining), but pragmatic tolerance prevails
- **Urban vs. rural divide:** San José metro = progressive acceptance; rural areas = traditional values persist
- **Business environment:** International companies embrace diversity policies; local SMEs vary
- **Expat community:** Mixed—progressive urban expats, conservative rural/religious communities coexist

### **Educational Context:**

#### **Public Schools:**

- **No mandatory gender ideology curriculum** as of 2025 (unlike California, parts of Europe)
- **Comprehensive sexuality education** introduced at age 12-13 (Ministry guidelines)—focus on biology, reproduction, consent
- **LGBT topics:** Addressed as "respect and non-discrimination," not promotional ideology

- **Parental opt-out:** Possible with formal request, but socially discouraged

### Private Schools:

- **Curriculum autonomy:** High—private schools set content within basic Ministry guidelines
- **Catholic/Christian schools:** Traditional values education, opt out from progressive content
- **International schools:** Vary—some embrace Western progressive education, others remain neutral
- **Parental control:** Significant—choose school matching family values

### Homeschooling:

- **Fully legal:** Parents control curriculum, values, content
- **No state interference:** Register annually, pass standardized testing, complete freedom over daily education
- **Active community:** Homeschool networks, co-ops, support groups established

### Strategic Assessment for Conservative Families:

Costa Rica is **middle ground**—not aggressively progressive (unlike California, Canada, Western Europe), but **not resistant** either (unlike El Salvador, parts of Eastern Europe). Same-sex marriage legality may concern ultra-conservative families, but **private education and homeschooling provide complete values control**.

If your priority is **zero LGBT visibility** and **zero progressive social policy**, Costa Rica may not be ideal. If you accept **legal equality with educational autonomy** for your children, Costa Rica works.

### Government Interference in Family Matters

#### PANI (Child Welfare Agency):

- **Exists and active but not systematically aggressive** (unlike German Jugendamt, Swedish social services)
- **Intervention threshold:** High—abuse/severe neglect triggers action, not ideological disagreements
- **Medical decisions:** Parental control maintained—vaccines recommended but not strictly mandated (exemptions available)
- **Custody threats:** No pattern of state seizure for political opinions or "wrong" values
- **Cultural context:** Costa Rican society respects family structure, parental authority (Catholic foundation)

**Physical discipline (corporal punishment):** Illegal per law but culturally still practiced in some families; enforcement rare unless severe.

**Overall:** State interference **minimal** compared to Western Europe progressive jurisdictions.

## RESIDENCY & TAX FRAMEWORK

### Primary Residency Programs

#### 1. Pensionado (Pensioner) Residency—Most Popular

##### Requirements:

- **Income:** \$1,000/month guaranteed pension (private, government, Social Security, corporate retirement)
- **Age:** No minimum—available to younger retirees with qualifying income
- **Timeline:** 6-12 months processing (document authentication slowest)
- **Validity:** 2-year renewable, permanent residency after 3 years temporary
- **Benefits:** Duty-free vehicle import (one-time), household goods exemption, bank access

**Strategic Note:** Many families use parents' pension to qualify entire family as dependents. Legal structuring expands eligibility.

#### 2. Rentista (Income-Based) Residency

##### Requirements:

- **Income:** \$2,500/month guaranteed passive income for minimum 2 years
- **Sources:** Investment accounts, rental income, trust distributions, annuities (employment income does NOT qualify)
- **Timeline:** 6-12 months processing
- **Validity:** 2-year renewable, permanent after 3 years

**Strategic Use:** Digital entrepreneurs can structure businesses to generate "passive" income through proper corporate arrangements. Professional tax/immigration attorneys essential.

#### 3. Inversionista (Investor) Residency

##### Investment Options:

- **Real Estate:** \$200,000 minimum property investment
- **Business:** \$200,000+ in Costa Rican corporation with 2+ permanent local employees
- **Reforestation:** \$200,000+ in approved environmental projects (specialized, less common)

**Timeline:** 8-15 months

**Validity:** 2 years renewable, permanent after 3 years

**Benefits:** Work authorization immediate, family as dependents

**Advantage:** Active business involvement permitted (unlike Pensionado/Rentista)

### Tax Structure—Territorial System

Tax Type	Rate	Application
Personal Income Tax	0-25% progressive	Costa Rican-source only
Corporate Tax	30%	Costa Rican-source only
<b>Foreign-source income</b>	<b>0%</b>	<b>Tax-free (with documentation)</b>

Tax Type	Rate	Application
VAT (IVA)	13%	Consumption tax
Capital Gains (Real Estate)	15%	Costa Rican property only
Property Tax	0.25% annually	Declared property value
Inheritance Tax	None	Estate planning advantage
Wealth Tax	None	No foreign asset reporting

### **The Territorial Tax Reality—Critical Understanding**

**Fundamental Principle:** Only income generated **within Costa Rica** is taxable. Foreign-source income theoretically tax-free.

**Challenge:** Demonstrating "foreign source" requires sophisticated documentation.

#### **Scenarios:**

##### **1. Remote Services for Foreign Clients (GRAY AREA)**

- Services performed physically in Costa Rica = technically Costa Rican source
- **BUT:** Proper corporate structure (foreign company employing you, limited Costa Rican presence) = can document as foreign source
- **Requires:** Foreign company structure, contracts, payment documentation, expert tax attorney guidance

##### **2. Investment Income (CLEAR)**

- Dividends from foreign stocks/funds = foreign source (clear)
- Rental income from foreign property = foreign source (clear)
- Interest from foreign accounts = foreign source (clear)

##### **3. Pension Income (CLEAR)**

- Foreign government pension = foreign source, tax-free
- Private foreign employer pension = foreign source, tax-free
- Costa Rican employer pension = Costa Rican source, taxable

**The 0% vs 25% Difference:** Entirely dependent on proper legal structure, documentation, tax residency management. This is **legitimate optimization**, not evasion. Professional consultation **mandatory**.

**Tax Treaties:** Limited (Spain, Germany). FATCA/CRS compliant—banking privacy eroded but territorial tax still provides optimization opportunities.

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## **COST OF LIVING & FAMILY BUDGETS**

### **Living Costs—Realistic Family Budgets**

**Central Valley (San José metro, Escazú, Santa Ana, Heredia—expat hub):**

Category	Monthly Cost (USD)
Rent: 3-bed house (good area, security)	\$1,200-2,200
Rent: 4-bed house (gated, premium)	\$1,800-3,200
Utilities (electric, water, internet, gas, security)	\$180-300
Groceries (family of 4, local + international)	\$700-1,100
Transportation (vehicle, fuel, insurance)	\$300-500
Private bilingual school (per child)	\$600-1,200
Private health insurance (family of 4)	\$350-700
Domestic help (part-time cleaning/childcare)	\$300-500
Activities (sports, classes, entertainment)	\$200-400
<b>TOTAL (comfortable family lifestyle)</b>	<b>\$4,500-8,500</b>

**Beach Areas (Guanacaste Pacific, Manuel Antonio):** \$4,200-8,500/month

**Mountain/Rural (Atenas, Grecia, Monteverde):** \$3,300-6,600/month

**Cost Reality:** Costa Rica is **not cheap**—30-50% more than Nicaragua, Honduras, Ecuador interior. Same lifestyle costs \$7,000-15,000 in major US/Western Europe metros. Costa Rica delivers **40-60% savings** while maintaining quality and safety.

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## EDUCATION & FAMILY FREEDOM

### Educational System Options

#### Private Bilingual Schools (Primary Expat Choice):

#### Top International Schools (Central Valley):

- Country Day School (US curriculum, established 1963)
- Lincoln School (IB program, bilingual)
- Blue Valley School (modern, tech-focused)
- Pan-American School (bilingual, values-based)
- Saint Mary School, Saint Paul College (Catholic, traditional values)

**Tuition:** \$600-1,200/month per child (vs. \$1,500-3,000 US private schools)

**Quality:** Excellent—US-trained teachers, small classes (12-18 students), modern facilities, strong university placement (US, Canada, Europe)

**Curriculum Control:** Private schools set curriculum within Ministry guidelines—choose values-aligned school (Catholic, Christian, secular)

**Beach/Rural Schools:** International School of Flamingo Beach, Green Life Academy (Tamarindo), Cloud Forest School (Monteverde)—quality adequate for primary/middle, limited options.

#### Homeschooling:

- **Legal Status:** Fully legal and respected
- **Requirements:** Register with Ministry, submit curriculum plan annually, child passes standardized testing

- **Flexibility:** High—parents control schedule, methodology, religious/philosophical content
- **Community:** Active homeschool networks, co-ops (Central Valley, Guanacaste)
- **University Access:** Homeschool graduates access Costa Rican universities with documentation and entrance exams

**Strategic Advantage:** Complete curriculum control, no institutional indoctrination risk, strong support community, legal framework respected.

### Child Safety & Healthcare

#### Safety:

- **Urban crime:** Petty theft common (pickpocketing, car break-ins); violent crime against children rare
- **Expat areas:** Escazú, Santa Ana, Heredia, beachfront gated communities—very safe, kids play outside
- **Kidnapping:** Extremely rare (not systematic like Mexico/Guatemala)
- **School security:** Private schools have guards, controlled access
- **Outdoor safety:** Beaches, parks, hiking safe for families (normal supervision)

#### Healthcare:

- **Private hospitals:** CIMA (San José, Guanacaste), Clínica Bíblica, Hospital Metropolitano—excellent, US-trained pediatricians, English-speaking
- **Pediatric care:** Specialist \$60-100, emergency responsive, NICU available
- **Costs:** Well-child visits \$50-80, vaccinations \$30-60/vaccine, emergency 60-70% below US

#### Vaccine Requirements:

- Public school: Standard childhood vaccines required
- Private school: Varies—most require basics, some flexible
- Homeschool: No vaccine requirements (complete parental control)
- Medical exemptions: Available with doctor documentation

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## REAL ESTATE—FAMILY HOME ACQUISITION

### Purchase Prices

#### Central Valley:

- 3-bed house (Escazú, Santa Ana, Heredia): \$220,000-450,000
- 4-bed house (gated, near good schools): \$350,000-650,000
- Luxury home (premium areas, mountain views): \$600,000-1,500,000+

#### Pacific Beach Areas:

- 3-bed house (gated beach community): \$280,000-550,000
- Beachfront villa: \$500,000-1,200,000+

- Building lot (titled, near beach): \$80,000-300,000

#### **Mountain/Rural:**

- 3-bed house (mountain views, cool climate): \$150,000-320,000
- Traditional finca with land (5-10 acres): \$200,000-500,000
- Raw land (per hectare): \$15,000-60,000

#### **Due Diligence—CRITICAL (More Complex Than Appears)**

#### **Title Types:**

- **Registered Property (Inscrito):** Full legal title—safest, attorney verification still required
- **Concession Property (Marítima Zone):** Beachfront within 200m—lease from government, not ownership, renewable but complex
- **Possession Rights (Derecho Posesorio):** Squatter claims—risky, avoid without expert guidance

#### **Required Due Diligence:**

- ✓ Specialized real estate attorney (not general practice)
- ✓ Title search through National Registry (Registro Nacional)
- ✓ Survey and boundary verification
- ✓ Environmental restrictions check (setbacks, protected zones, watershed)
- ✓ Municipal permits and zoning confirmation
- ✓ Water rights verification (critical for rural)
- ✓ Property tax payment history (liens check)

**Never Purchase Without:** Attorney review, title insurance (available), physical survey. Real estate fraud exists—due diligence **not optional**.

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## **BUSINESS SETUP & ECONOMIC FRAMEWORK**

#### **Company Formation**

##### **Sociedad Anónima (S.A.)—Stock Corporation**

- **Shareholders:** Minimum 2 (can overlap with nominee)
- **Capital:** No legal minimum (typically \$1,000-5,000 symbolic)
- **Directors:** Minimum 3 (president, secretary, treasurer)
- **Cost:** \$2,000-4,500 (attorney, notary, registration, first year agent)
- **Timeline:** 4-8 weeks
- **Annual maintenance:** \$800-1,500 (annual report, agent, accounting)

#### **Tax Treatment:**

- 30% corporate tax on Costa Rican-source income
- 0% on foreign-source income with proper documentation/substance

- Free Trade Zone companies: Reduced rates for export operations

### **Alternative: S.R.L. (Limited Liability Company)**

- Simpler structure, minimum 2 partners
- Less flexible than S.A. for complex structures
- Similar tax treatment and costs
- Adequate for small local businesses

## **Corporate Banking**

**Major Banks:** BAC Credomatic, Banco Nacional, Scotiabank, Banco de Costa Rica, Davivienda

### **Account Opening:**

- **Timeline:** 4-10 weeks (extensive due diligence)
- **Requirements:** Corporate docs (notarized, apostilled), beneficial owner ID, business plan, reference letters
- **Initial deposit:** \$1,000-5,000
- **Reality:** More challenging than real estate, manageable with proper documentation

**International Banking:** Multi-currency accounts available, wire transfers scrutinized (FATCA/CRS), online banking functional but behind US/EU standards.

## **High-Potential Business Sectors**

### **1. Remote Services & Digital Business**

- Software development, web design, app creation for international clients
- Digital marketing, SEO, content marketing
- Virtual assistance, BPO, customer service (US nearshoring)
- Consulting services to foreign clients
- **Advantage:** Foreign-source income potentially 0% tax, labor 40-60% below US

### **2. Tourism & Hospitality**

- Boutique hotels, eco-lodges, glamping
- Adventure tourism (zip-line, rafting, wildlife)
- Restaurants, vacation rentals (Airbnb, VRBO)
- **Market:** 3+ million tourists annually, 40% from USA

### **3. Real Estate Services**

- Brokerage (CRGAR license required), property management
- Development (residential, eco-projects), construction
- **Demand:** Steady expat influx

### **4. Healthcare & Wellness**

- Medical tourism facilitation, dental clinics

- Wellness retreats (yoga, meditation, fitness)
- **Advantage:** Medical costs 60-70% below US, quality comparable

## Business Environment—Honest Assessment

### Advantages:

- ✓ Political stability, predictable legal system (75+ years democracy)
- ✓ Established expat business community
- ✓ Skilled workforce (98%+ literacy, English improving)
- ✓ Strategic location, government business-friendly

### Challenges:

- ✗ Labor laws favor employees (dismissal difficult, severance expensive)
- ✗ Bureaucracy slower than US/Europe
- ✗ Corruption low but exists (construction permits)
- ✗ Small domestic market (5.2M people)
- ✗ High costs reduce margins vs. cheaper countries

**Success Requirements:** Proper legal structure, local attorney/accountant essential, cultural adaptation, realistic timelines, focus on export/expat market.

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## INFRASTRUCTURE & SERVICES

**Healthcare:** Private hospitals CIMA, Clínica Bíblica, Hospital Metropolitano—modern, English-speaking, 24/7 emergency. Specialists available (pediatric cardiology, orthopedics, developmental). Dental excellent, orthodontics 60-70% below US. Emergency response reliable.

**Internet & Remote Work:** Fiber optic widely available Central Valley/tourist areas (100-500 Mbps, \$40-80/month). Reliability good, occasional storm outages. 4G LTE nationwide, 5G launching cities. Co-working growing (San José, Tamarindo, Nosara).

**Transportation:** Roads good Central Valley/highways, poor rural/beach (4WD recommended). Import taxes high (40-60%), used car market active. Private schools often provide bus service. International airports: San José (SJO), Liberia (LIR)—direct flights USA, Canada, some Europe. Domestic flights connect remote areas.

**Daily Conveniences:** Modern malls San José (Multiplaza, Lindora), international brands available, grocery stores well-stocked US/European products. English widely spoken expat areas, business, tourism—functional without Spanish but learning recommended. Modern banking, online common, ATMs ubiquitous, USD accepted many places.

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## RISKS, CHALLENGES & MITIGATION

### Critical Risk Assessment

#### 1. LGBT Visibility & Progressive Social Policies (MODERATE CONCERN FOR CONSERVATIVE FAMILIES)

**Reality:** Same-sex marriage legal (2020), Pride events government-supported, anti-discrimination laws enforced. Urban areas progressively accepting, rural areas more traditional.

##### Mitigation:

- Choose private Catholic/Christian schools or homeschool (complete curriculum control)
- Select rural/mountain communities if urban progressive culture concerns you
- Accept legal equality exists; focus on educational autonomy for children
- If zero LGBT visibility required, consider El Salvador, Paraguay instead

#### 2. CBDC/Digital Identity Evolution (MODERATE RISK—LONG-TERM)

**Reality:** eID pilot (citizens only currently), CBDC exploration (no timeline). Costa Rica follows Western trends, not leads—providing buffer.

##### Mitigation:

- Maintain foreign bank accounts, foreign company structures
- Use USD (widely accepted) alongside Colón
- Monitor digital policy evolution (2-5 year buffer likely)
- Offshore financial structures for core assets (LAT-AM EBM assistance)

#### 3. Bureaucracy & Regulatory Compliance (MODERATE CHALLENGE)

**Reality:** Slower than US/Europe, document requirements extensive, permits time-consuming.

##### Mitigation:

- Budget 30-40% extra time for all processes
- Hire experienced local attorneys/accountants (non-negotiable)
- Build relationships (networking = currency)
- Stay compliant—corruption exists but crackdowns happen

#### 4. Cost Premium vs. Other Latin American Countries (FINANCIAL REALITY)

**Reality:** 30-50% more expensive than Nicaragua, Ecuador, Paraguay.

**Assessment:** For families with children, stability premium justified by 75 years democracy, mature education, safe environment. If budget-constrained, consider alternatives.

#### 5. Property Rights & Real Estate Complexity (MODERATE RISK)

**Reality:** Title disputes, boundary issues, fraud exist. Concession properties complex.

##### Mitigation:

- Exhaustive title search (3+ generations back)
- Specialized real estate attorney mandatory
- Title insurance
- Physical survey
- Never skip due diligence

## When Costa Rica Is NOT a Fit

- ✗ Zero tolerance for LGBT visibility/progressive social policies in public sphere
- ✗ Ultra-budget-conscious (Nicaragua, Ecuador, Paraguay cheaper)
- ✗ Zero patience for bureaucracy
- ✗ Need for cutting-edge financial innovation (not Costa Rica's strength)
- ✗ Desire for completely non-conformist society (El Salvador, Argentina better)

**Better Alternatives if Risk-Averse to Social Progressivism:** El Salvador (anti-globalist), Paraguay (conservative, low-tax), rural Uruguay (traditional).

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## REALISTIC RELOCATION TIMELINE

### Phase 1: Evaluation & Preparation (2-3 months)

- Assess fit: Costa Rica vs. alternatives
- Legal/tax consultation (Costa Rica specialists)
- Budget: 12-24 months, 40% contingency
- Exploratory visit: 2-3 weeks (Central Valley, provinces)

### Phase 2: Legal & Financial Setup (3-6 months)

- Residency application (Pensionado/Rentista/Inversionista)
- Company formation (if applicable)
- Bank account opening (allow extra time)
- Tax structuring

### Phase 3: Physical Settlement (2-4 months)

- Property rental/purchase (buy = 6+ months due diligence)
- School enrollment (start 6 months before school year—March)
- Health insurance activation
- Shipping belongings (sea freight 2-3 months)

### Phase 4: Operations & Optimization (6-12 months)

- Business operations launch
- Hiring/training local staff
- Networking (chambers, expat groups)
- Process refinement

## Total Timeline

- **Simple personal relocation:** 6-9 months
- **Relocation + business setup:** 12-18 months
- **Complex investment (real estate, manufacturing):** 18-24 months

**Buffer:** Add 30-40% for Costa Rican bureaucratic reality.

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## YOUR NEXT STEPS

### How LAT-AM EBM Supports Your Costa Rica Relocation

#### Strategic Consultation & Feasibility Analysis

- Comprehensive evaluation: Costa Rica vs. alternatives for your specific situation
- Family needs assessment (children's ages, education priorities, values alignment, healthcare)
- Business viability analysis, tax optimization potential
- Timeline and budget realistic projection with contingency
- City/region selection (Central Valley vs. beach vs. mountain)

#### Residency Application Management (All Pathways)

- Pensionado, Rentista, Inversionista pathway selection and optimization
- Complete documentation preparation, translation, apostille coordination
- Immigration attorney liaison, DGME interface
- Application submission, status tracking
- Family dependent processing, cédula acquisition
- Bank account opening coordination

#### Business Formation & Tax Structure

- S.A./S.R.L. formation with optimal architecture
- Tax residency strategy, territorial income documentation system
- Corporate banking account opening (bank relationship introductions)
- Free Trade Zone evaluation (if applicable)
- Accounting system setup, ongoing compliance
- Tax optimization strategy (legal foreign-source income documentation)

#### Real Estate Acquisition & Due Diligence

- Property search based on family requirements (school proximity, safety, community)
- Complete legal due diligence (title verification, survey, environmental, permits)
- Attorney coordination, closing process management
- Utility connections, service setup
- Property registration, ongoing tax compliance

#### Family Settlement & Integration

- School enrollment assistance (private bilingual or homeschool community connections)
- Healthcare navigation (CAJA enrollment, private insurance, hospital registration)
- Driver's license acquisition
- Vehicle purchase/import coordination
- Expat community introductions, social integration
- Children's activity programs, sports leagues connection
- Ongoing support for challenges, cultural adaptation

## Post-Relocation Support & Compliance

- Annual tax filing, compliance (corporate and personal)
- Residency renewal processing (first 2 years temporary)
- Permanent residency application (after 3 years temporary)
- Citizenship application (if desired, 5-7 years)
- Problem resolution, local representation
- Ongoing business and legal support

## Why Choose LAT-AM EBM for Costa Rica?

- ✓ **Proven Costa Rica expertise:** Multiple successful family relocations, business formations, real estate acquisitions
- ✓ **Deep local network:** Established relationships with immigration attorneys, schools, real estate agents, healthcare providers, government contacts
- ✓ **Family-first approach:** We understand you're protecting your children and values—not just optimizing lifestyle
- ✓ **End-to-end service:** From consultation to stabilization, no gaps
- ✓ **Transparent pricing:** Clear fees, realistic timelines, no hidden costs
- ✓ **Honest assessment:** We tell you when Costa Rica is right and when alternatives serve better

## Schedule Your Strategic Consultation

**30-minute consultation** (virtual – Zoom - WhatsApp): Analyze your family situation, evaluate Costa Rica fit vs. alternatives, identify optimal residency pathway, provide concrete action plan with timeline and investment requirements.

**Strategic analysis, not sales pitch.** We honestly assess if Costa Rica's stability premium makes sense for your priorities or if lower-cost alternatives better serve your needs.

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 [www.lat-amebm.com](http://www.lat-amebm.com)

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## ESSENTIAL RESOURCES

### Official Authorities:

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- Immigration (DGME): [www.migracion.go.cr](http://www.migracion.go.cr)
- Investment (CINDE): [www.cinde.org](http://www.cinde.org)
- Tax Authority (Hacienda): [www.hacienda.go.cr](http://www.hacienda.go.cr)
- Public Registry: [www.rnpdigital.com](http://www.rnpdigital.com)
- Healthcare (CAJA): [www.ccss.sa.cr](http://www.ccss.sa.cr)

**Major Banks:** BAC Credomatic, Banco Nacional, Scotiabank, Banco de Costa Rica, Davivienda

**Expat Communities:** Facebook: "Expats in Costa Rica," "Costa Rica Expats Network"; InterNations Costa Rica; Meetup.com

**Media:** Tico Times (English news), La Nación (Spanish quality journalism)

**⚠ Note:** Verified professional contacts (attorneys, accountants specialized in foreign clients) provided to clients during consultation after needs assessment.

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## FINAL DISCLAIMER

**This guide provides general information accurate as of 2025. Costa Rican laws, regulations, residency requirements, and tax policies change periodically. Always verify current information through official sources and qualified professional advisors.**

**This document does not constitute legal, tax, immigration, or investment advice. Each situation requires personalized analysis and professional consultation.**

**Costa Rica is a stable, proven destination with educational freedom through private schools and homeschooling. However, progressive social policies (LGBT rights, same-sex marriage) and gradual digital convergence (eID pilot, CBDC exploration) exist. If these concern you, evaluate alternatives like El Salvador or Paraguay.**

**For families prioritizing 75 years of political stability, excellent education infrastructure, and safe environment—and who can accept legal equality alongside educational autonomy—Costa Rica delivers exceptional value.**

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## LAT-AM Enterprise & Business Management