FREE SAMPLE · CHAPTERS 04 AND 05

MY MEXICO MOVE

THE MEXICO RELOCATION MASTER GUIDE

Everything between thinking about it and living there

59 pages in the current edition. Visas and the full residency process, banking, healthcare and IMSS, housing, cars and pets, safety data, and the mistakes that cost people money, in one volume.

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THE PRICE

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Visas and Residency in 2026

Track your documents with the free checklist on mymexicomove.com, and if your income or situation doesn't fit the standard case, bring it to a Planning Session with Paul.

What Temporary Residency Actually Is The Residente Temporal visa lets you live in Mexico for one year initially, renewable in-country for up to four years total. After four years you transition to permanent residency without leaving Mexico. Unlike a tourist entry, temporary residency gives you a CURP (Mexico's national ID number), lets you open Mexican bank accounts, sign long-term leases with confidence, import household goods with tax exemptions, and, if you request work permission, earn income from Mexican sources.

The critical thing most people miss: you cannot apply for temporary residency from inside Mexico. With very limited exceptions (like family unity), the process starts at a Mexican consulate in your home country.

The financial requirements, in outline. Consulates approve you on economic solvency, proven one of two ways: consistent monthly income over the last six months, or an average savings balance over the last twelve months. Since the July 2025 guidelines, the thresholds are set in days of UMA rather than days of minimum wage. For temporary residency, the national figures are monthly income above MXN 79,771, or an average balance of MXN 1,344,373. For permanent residency on the retiree route, pension income above MXN 133,733 a month, or savings averaging MXN 5,378,664. The plate at the end of this chapter prints the same four numbers with the UMA itself.

Two people applying together generally need the primary applicant to qualify, plus a smaller additional amount per dependent. Consulates keep real discretion: each office converts the peso figures at its own rate and on its own schedule, which is why choosing your consulate is a strategic decision, not an afterthought. The worked math behind these numbers, the UMA derivation, the proof windows, and the dollar figures the three publishing consulates state, are the Visa and Immigration Toolkit's thresholds chapter. The figures are kept at full depth there, so they are maintained once, in the specialist book.

Is Temporary Residency the Right Route for You?

For most people under retirement age, yes. If you have very high, well-documented income or qualify through other routes, permanent residency directly from the consulate is sometimes possible, but temporary residency remains the standard, reliable path, and after four years you convert to permanent status without needing to prove finances again.

If you want a second set of eyes on your specific numbers, consulate options and timing, book a Planning Session: one hour with me on Google Meet, and a written Move Map within two business days. I've lived in Guanajuato since 2018, hold permanent residency, and I track how individual consulates actually behave. Prefer to run it yourself? The free Residency Eligibility Calculator on mymexicomove.com tells you in two minutes whether your numbers qualify.

THE NUMBERS THAT DECIDE IT · VERIFIED NOVEMBER 2026

MXN 117.31

THE UMA, PER DAY · 2026

The unit every figure in this book is built from. Set by INEGI, in force from 1 February 2026.

MXN 79,771

TEMPORARY RESIDENCY · MONTHLY INCOME

680 days of UMA a month, proven with six months of statements.

MXN 1,344,373

TEMPORARY RESIDENCY · AVERAGE SAVINGS

11,460 days of UMA, the average balance over twelve months.

MXN 133,733

PERMANENT RESIDENCY · MONTHLY PENSION

1,140 days of UMA a month, for the retirement route.

MXN 5,378,664

PERMANENT RESIDENCY · AVERAGE SAVINGS

The average balance over twelve months, for the savings route.

The Residency Process, Step by Step

Step 1: Choose Your Consulate Research the specific consulate before booking. Some are known for strict documentation requirements, others for flexibility with savings-based applications or retirement income. Appointment availability also varies wildly, some consulates book out months ahead while others have openings within weeks. You are generally free to apply at any consulate in your country of residence, so it pays to compare two or three.

Step 2: Gather Your Documents Valid passport (with at least six months remaining, plus a photocopy)

- Completed visa application form
- Passport-style photo meeting Mexican specifications
- Proof of economic solvency: six months of bank statements for income, or twelve months for savings
- Supporting documents: employment letter, pension statements, or investment account statements depending on your route
- Visa application fee (around $50 USD, paid at the consulate)

Print everything. Bring originals and copies. If your statements are electronic, some consulates want them stamped by your bank, check your consulate's specific list.

Step 3: The Consulate Interview The interview itself is usually short, often under 15 minutes. The officer reviews your documents, asks why you want to live in Mexico, and verifies your financials. If approved, they place a visa sticker in your passport, usually the same day or within a few business days. That sticker is valid for 180 days and a single entry.

Step 4: Enter Mexico and Complete the Canje Once you enter Mexico with your visa sticker, a 30-day clock starts. Within those 30 days you must complete the canje, the exchange process at your local INM (Instituto Nacional de Migración) office that converts your visa sticker into an actual residency card. This is the step people underestimate. It involves an online preregistration, forms, fees, photos, fingerprints, and often two or more visits to INM.

At entry, make sure you're processed as a resident-in-progress, not admitted as a tourist. If you use an automated e-gate at the airport, you can accidentally enter as a tourist and create a genuine mess. Go to a staffed immigration booth and show your visa.

Airport: The exact canje process.

Step 5: Fees and Timeline Consulate visa fee: roughly $50 USD

- INM card fee in Mexico: several thousand pesos, scaling with how many years you request (one year is the initial default; renewals can be requested for up to three additional years at once)
- Total realistic timeline: 2 to 4 months from first consulate appointment to card in hand, depending on appointment backlogs

Fees adjust each January, so verify the current amounts on INM's site or with your consultant before budgeting.

The Mistakes I See Constantly 1. Applying at a consulate without checking its specific financial thresholds first

01 Using bank statements with large unexplained deposits, consulates want consistent, explainable income

02 Letting the 180-day visa window or the 30-day canje window lapse

03 Entering Mexico through an e-gate and getting stamped as a tourist

04 Booking a non-refundable move before the visa is actually approved

Step 3: How Do You Enter Mexico and Complete the Canje?

The canje is the exchange of your visa for your physical resident card, and it is where most avoidable mistakes happen. It has three parts: the airport, the deadline, and the INM appointment.

At the airport, say what you are there to do. When you arrive in Mexico on your resident visa, you must be admitted as a person completing the canje, not as a tourist. Hand the officer your passport with the visa sticker visible and tell them you are entering to do your residency canje. The line I teach clients is: "Buenos días. Vengo a hacer mi canje de residencia. Tengo visa de residente temporal." The officer should stamp your entry and give you the immigration form that documents it. Keep every paper they give you. If you are stamped as a tourist by mistake, go back to correct it immediately, because a tourist stamp can void the visa and force you to restart at a consulate. My canje walkthrough shows exactly what happens at the airport counter.

Respect the 30-day clock. From the date you enter, you have 30 calendar days to begin the canje at an INM office. Beginning means filing the application, not finishing it. This is the deadline people miss most, and missing it can invalidate the visa, which means starting over. The practical point is that INM appointments in busy cities, especially Mexico City and Guadalajara, can be weeks out, so you should start the online application in your first days in the country, not your third week.

Handle the INM appointment. The details vary by office, but the sequence is consistent. You create an account on INM's online system, file the application, and generate the payment form for the government fee, which you pay at a bank or online before or at the appointment. At the appointment, INM takes your fingerprints and photo, reviews your documents, and logs your case. You should bring:

- Your passport with the visa, the entry stamp, and the immigration form from the airport

- The INM application confirmation
- The proof of fee payment
- Photocopies of the passport pages, the visa page, and the entry stamp
- Passport photos in the size INM lists, in case your office asks for them, though many offices now capture photos digitally

Expect a fast card at many offices. As of 2026, many INM offices print and hand you the card the same day or within a few business days, while busier offices may take a few weeks. Do not book international travel that you cannot move until the card is physically in your hand. Check every detail before you leave the window: name spelling, nationality, card type, and expiration date. Errors are much easier to fix at the counter than later.

The fees you pay at INM in 2026 are these, and they roughly doubled on January 1:

Card Pesos About USD

Temporary resident, 1 year MXN 11,141 $648

Temporary resident, 2 years MXN 16,693 $971

Temporary resident, 3 years MXN 21,143 $1,230

Temporary resident, 4 years MXN 25,058 $1,458

Permanent resident MXN 13,579 $790

Family-unit applicants get a 50 percent discount. Paying for a multi-year card upfront saves money if you are sure you are staying, since four one-year renewals would cost $2,592 against $1,458 for the four-year card.

Two small tools help during this stretch. Long INM waits are easier with a portable power bank, because you will use your phone for the portal, translation, and directions, and a travel document organizer keeps the passport, forms, and receipts in one place. And a little Spanish goes a long way at the counter. Half an hour a day with Pimsleur in the weeks before you fly is enough to handle the airport script and the basic questions at INM. Once the card is in your hand, my first 30 days guide picks up week by week from there.

Steps 4 to 6: How Do You Get the CURP, RFC, and Bank Account?

Once you hold the card, you can build the rest of your paperwork identity in Mexico. These three steps are not part of the immigration process, but they decide whether daily life works, and the order matters because each one uses the last.

Step 4: Get Your Biometric CURP The CURP is Mexico's national population ID number, an 18-character code tied to you. The biometric version, the CURP biométrica, adds your fingerprints, photo, and signature to a national database. As of 2026, it is required on paper for school enrollment, banking, and medical procedures, though enforcement has been uneven and some institutions still accept the older paper version. Getting the biometric CURP early avoids a surprise later.

The process is free and takes 20 to 30 minutes at a RENAPO office or a civil registry. For a foreign resident, you bring your resident card as your identity document, a valid ID such as your passport, a proof of address dated within three months, and an email address. Offices differ, so check requirements with the office you plan to use before you go. Once issued, save the CURP document as a PDF and a printout, because you will use it constantly.

Step 5: Get Your RFC The RFC is your tax ID with SAT, Mexico's tax authority. Even if you owe no Mexican tax, you need one for many everyday things: opening a bank account at most banks, signing certain contracts, getting a Mexican phone plan with some carriers, and being invoiced for services. You register at a SAT office, usually by appointment, with your CURP, your resident card, your proof of address, and an email. You leave with a registration document called the Constancia de Situación Fiscal, and you should scan it right away. The full walk-through, including what to say and which regime to choose, is in my RFC step-by-step guide.

Step 6: Open a Mexican Bank Account Banks in Mexico now generally expect the RFC as part of opening an account, and most will not open a standard account for someone on a tourist permit. You bring your resident card, passport, CURP, RFC, and a proof of address such as a utility bill dated within 90 days, and you usually make an opening deposit of about MXN 1,000, or roughly $58. Deposits are insured by IPAB up to 400,000 UDIs per person per institution. A UDI is an inflation-indexed unit, so check its current peso value if you plan to keep large balances in Mexico. The fuller comparison of banks, fees, and the account combinations I recommend for expats is in my guide to opening a Mexican bank account as a foreigner.

The proof of address is the item that trips people up in their first weeks, because you do not yet have a utility bill in your name. A signed lease, a landlord letter, or a bill in a roommate's name can sometimes work, depending on the bank. Ask the bank what it accepts before you go, and take two options.

What Should You Do in the Weeks After the Card?

Once you have the card, the CURP, the RFC, and the account, a second layer of setup begins, and doing it in a sensible order saves repeat trips. Start with a Mexican SIM or eSIM plan, because many services send verification codes to a local number. Get your proof of address in your own name as soon as you can, by putting a utility such as internet or electricity on your account, since banks, schools, and clinics will keep asking for it. Decide on your healthcare path early. If you plan to enroll in IMSS, the voluntary program has waiting periods for major care in the first year, and the premium schedule changed on March 1, 2026, so read the current numbers before you count on an old estimate. If you plan to use private insurance, compare policies before you need them.

Next, set a calendar reminder for your card's expiration date. Temporary cards are renewed at INM, and the renewal window opens shortly before the card expires, so waiting until the last week is a risk. Put the date in your phone the day you receive the card, along with the date four years out, when you can convert to permanent status. Finally, decide whether you need a Mexican driver's license, a car permit, or neither. My driving guide for foreign residents covers the rules, and it is worth reading before you buy or import anything.

These are unglamorous tasks, but they are where the first month either settles or spirals. The people I see struggle are usually not the ones who had trouble at the consulate. They are the ones who finished the canje,

felt done, and then lost a month of momentum to a missing bill, a missing SIM, or an appointment they forgot to book.

How Long Does It Take, and What Does It Really Cost?

Here is the timeline I give clients, from the first appointment to the last account, assuming no major delays:

Phase Timeline

Book and wait for the consulate appointment 1 to 8 weeks

Consulate interview and visa Same day to a few days

Enter Mexico within the 180-day visa window Your choice, up to 180 days

Start the canje within 30 days of arrival Days 1 to 30

Receive the card Same day to a few weeks

CURP, RFC, and bank account Weeks 2 to 6 after the card

From first consulate appointment to a working Mexican bank account, most people take two to four months, and the biggest swing is the appointment wait. If you have a firm move date, work backward from it: land at least 30 days before any commitments that need a card, and book the consulate as soon as you know your documents will pass.

For total cost, here is what a one-person temporary application typically costs, not counting flights or the first month of lodging:

Cost Amount

Consulate visa $56

INM temporary card, 1 year About $648

Bank statement copies and printing $0 to $50

Translations, if any are requested $0 to $150

CURP and RFC Free

Bank opening deposit About $58, which stays in your account

Total government and paperwork costs About $760 to $960

If you want a lawyer or facilitator to handle it, expect to pay more, and my guide to finding the right immigration lawyer in Mexico explains how to vet one. Many Americans do the process themselves, and the fee for doing it alone is time, not money.

How Do Renewals and the Move to Permanent Status Work?

A one-year temporary card must be renewed in Mexico each year, up to a total of four years, unless you bought a multi-year card at the start. You renew at INM, and the fee depends on the length you choose, using the same schedule shown above. You do not return to a consulate and, for a standard renewal, you generally do not have to show your income again, though offices differ and some ask for proof of your address. After four consecutive years on temporary status, you can apply at INM for permanent status, which costs about MXN 1,847 for the change plus the MXN 13,579 permanent card fee. I lay out the year-by-year path in my permanent residency timeline, including how to document your four years.

The Mistakes That Make People Start Over Almost every restart I have seen came from one of these five errors, and every one is preventable:

- Entering as a tourist. Getting a visitor stamp at the airport instead of the canje entry can void the visa. Say the script and check the stamp.
- Missing the 30-day window. Start the INM application in your first days, not your last.
- Using screenshots as statements. Bring official PDFs or printed statements.
- Applying below the line. If your documented income is not clearly above the threshold, fix that first, since a denial costs an appointment.
- Scheduling nonrefundable travel before the card. Keep flights flexible until the physical card is in hand.

If you have already slipped on a date, do not wait to see what happens. My visa overstay guide explains the fines and the real consequences so you can decide what to do next.

THE CANJE CLOCK · 30 DAYS FROM ENTRY



DAY 1 · YOU ENTER ON THE RESIDENT VISA DAY 30 · CANJE FILED BY TODAY

File at INM inside the window. There is no day 31: an unfiled canje means starting over.

END OF THE FREE SAMPLE

That was two of sixteen chapters.

The full Master Guide is 59 pages and 16 chapters, the whole move in one volume: what it really costs by city, choosing your city, banking, healthcare and IMSS, renting your first home, the CFE electricity trap, your first 90 days, pets, cars and household goods, the safety data, Spanish, and the mistakes that cost people money.

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Before you act

Requirements, fees, eligibility rules and local processes can change. Before making a financial, legal, medical, tax, insurance, immigration or residency decision, confirm the current requirements with official sources and, when appropriate, a qualified professional.

My Mexico Move · mymexicomove.com · Questions: info@mymexicomove.com. This guide reflects the author's published guidance as of November 2026.

KEEP GOING, ONLINE

This book lives in your plan.

The dashboard is where the tools, the dates and the log for this move sit together. Point your phone camera at the code, or type any of these links. The first one opens the plan this book belongs to.

Your plan dashboard · **mymexicomove.com/go/join**

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