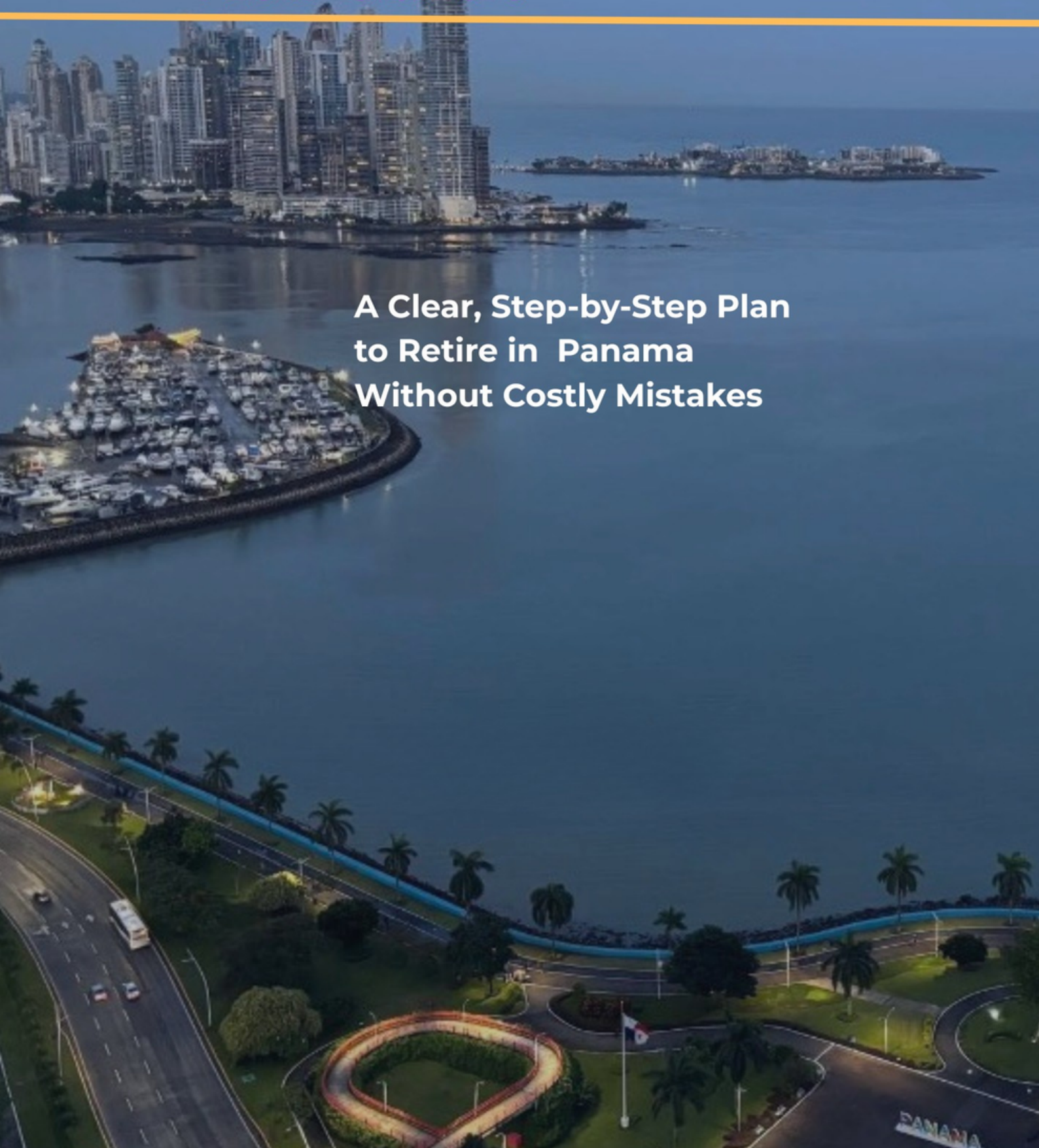


Panama Pensionado Visa Guide

**A Clear, Step-by-Step Plan
to Retire in Panama
Without Costly Mistakes**



The Pensionado Visa Guide:

How I Actually Did It

If you have been dreaming about Panama but the visa process feels like a wall of paperwork nobody explains clearly – I get it. I went through the whole process myself, cat carrier and all, and I'm laying out exactly how it went, in the order it happened, so you don't have to guess.

Quick overview before you start:

- Timeline: I did the whole thing – decision to move to permanent residency – in about 5 months. Most people should plan for 4–6.
- Cost: Budget roughly \$3,000 for attorney fees, document legalization and driver's license plus an additional \$1000-2000 for travel and relocation expenses (if you bring your belongings with you on a plane rather than shipping them by a moving service which costs more). If you have a pet, add \$600-\$1000+ for pet relocation costs.
- Who this is for: Anyone applying for Panama's Pensionado (retiree) Visa. If you're bringing a pet, look for the 🐾 Pet Owners additions – skip them if you're traveling solo.

What It Actually Cost Me

Everyone asks this first, so here's the real breakdown – fill in your own actuals below if you want to track it as you go:

Expense	Approximate Cost
Attorney	\$2500
Consulate Documentation Fee	50
Airline Ticket - Copa	400
Checked Baggage Fee	800

Veterinary Check-up	450
Consulate Fee for Pet	35
Airline Ticket for Pet	175
MIDA Inspection for Pet	146
Golden Frog	300
Total Expenses	\$4935

Tip for readers: prices shift year to year and by attorney, so treat this as a planning range rather than a quote.

Phase 1: The Decision & Pre-Planning (4–6 Months Out)

Before you pack a single box, you need to establish your legal and logistics foundation.

Secure a lawyer. You must use a Panamanian attorney to apply for the Pensionado Visa — you can't do this one yourself. I highly recommend mine: Rainelda Mata-Kelly (Rmk@mata-kelly.com). She and her office ended up helping me with far more than just the visa (more on that below).

Pass the income test. You'll need a lifetime pension of at least \$1,000 USD/month (+\$250 for a spouse). Two things worth knowing:

- If you buy Panama real estate valued at \$100k+, the income requirement drops to \$750/month.
- If you buy property at \$300k+, you qualify for the Red Carpet Visa instead.

Choose your location. This is the fun part, and I'd start thinking about it now. City, beach, or mountains? I landed in Nueva Gorgona after renting and vacationing there several times before making it permanent — knowing the area first made all the difference. For property or rentals, I can't recommend

my broker enough: Aileen Guerra (guerraaileen@gmail.com), who has 35 years of real estate experience in Panama and has managed both my Panama City rental and my Gorgona beach condo purchase.

 Pet Owners: Check airline "pet in cabin" vs. "cargo" rules now, before you book anything. Panama's Tocumen Airport (PTY) typically requires pets to arrive during business hours (8:00 AM–10:00 PM) so MIDA/MINSA (the airport veterinarian) can process them.

Moving Your Belongings: Baggage vs. Shipping

Here's a decision most guides skip entirely: how do you actually get your stuff there?

I sold most of what I owned and moved with the five items Copa Airlines allowed as checked baggage — I packed everything I owned in two suitcases and three boxes (built to their size/weight limits), plus one carry-on and my cat under the seat in his carrier. My checked baggage fees came to \$800, on top of my \$400 airline ticket and the \$175 for my cat, Slate.

Compare that to shipping charges: for a similarly modest load (a handful of boxes rather than a full container), international movers typically quote \$2,000–\$3,500 for sea freight, and it usually takes three to four weeks for your things to arrive — meaning you'd be living without your stuff for weeks after you land. A full 20- or 40-foot container costs dramatically more — often \$10,000+ — which is why most people moving with a modest household either fly their belongings as baggage or ship a small batch of boxes rather than a full container.

If you're able to downsize, flying your belongings to Panama as checked baggage is worth seriously considering. My \$1200 in airfare and baggage fees landed everything with me, the same day, with no customs delays or weeks of waiting — less than shipping would have cost, and far faster. For many people starting over, that is worth the trade-off.

Phase 2: Document Gathering (3–4 Months Out)

Everything must be legalized by a Panamanian Consulate (Apostilled for Canadians) and translated into Spanish by a certified Panamanian translator — my attorney's office handled the translation for me — included in my fee.

Items needed for the Visa:

- Proof of pension (letter from Social Security or your private fund)
- Criminal background check (FBI/state level; valid for 6 months)
- Marriage/birth certificates (if bringing dependents)
- 5 physical passport-sized photos (2 x 2 with a light or white background)

 Pet Owners — for the pet:

- Rabies vaccine, administered at least 30 days before travel and can not have been given more than 12 months prior
- Core vaccines: dogs need Distemper, Hepatitis, Lepto, and Parvo; cats need FVRCP

Phase 3: The 10-Day Countdown

This is the most stressful window — timing is everything.

 Pet Owners:

- Pet health certificate: Visit a USDA-accredited vet within 10 days of your flight .
- USDA/APHIS endorsement: Get that health certificate stamped by the USDA (for US citizens), handled digitally, then authenticated by the Panamanian Consulate. I walked mine through the Consulate in person.
- Home quarantine form: Fill out and email the "Solicitud de Cuarentena Domiciliaria" to Panama's Ministry of Health (MINSa) at least 3 days before arrival. Pets are quarantined at home for 40 days after arrival.

Phase 4: Arrival & The Airport "Dance"

Immigration registration: Your lawyer will meet with you to register your passport at the National Immigration Service.

Health exam: You'll need a "Certificate of Good Health" from a Panamanian doctor — a required visa document. My attorney's office set this appointment up for me and her assistant drove me to the clinic.

 Pet Owners — the pet fee: Have \$146 USD in cash ready, exact change preferred. This covers the MIDA inspection (\$16) and the home quarantine fee (\$130). Golden Frog (www.goldenfrog.net) handled all the home quarantine paperwork, the vet visit at the airport, and transported me, my cat and all my baggage — to my apartment. So worth it!

Phase 5: Securing Your Residency

Temporary card: You'll receive this first, valid for 6 months, while processing continues (usually another 3–6 months). You can leave and re-enter Panama during this time — just make sure your lawyer has arranged your multiple entry/exit permit.

Permanent card: Once approved, you'll get your permanent residency card. Mine came through in 4 months total.

The Cédula: Apply for your Panamanian ID card at the Tribunal Electoral. My attorney's assistant came with me to every office visit I needed which is why I highly recommend Senora Mata-Kelly.

Driver's license: You can drive with your U.S./Canadian/other country's license for 90 days, after which you need a Panamanian license. My attorney's office helped with this too as part of my initial fee.

The "Fur-Ever Home" Packing List (Pet Owners Only)

Don't leave these in checked luggage — keep them in your carry-on.

The "Red Folder" (essential documents):

- Original apostilled health certificate
- Original rabies certificate (signed in ink)
- Printed copy of the MINSA home quarantine approval email
- 2–3 printed photos of your pet (helps officials identify them)

Travel gear:

- IATA-approved crate with enough room for your pet to turn around
- Bowls for food and water
- Absorbent pads lining the crate bottom (bring 2–3 spares)

First 48 hours in Panama:

- 2 days of food — don't count on finding your specific brand right away
- Bottled water — transition their stomach slowly to Panamanian tap water
- Flea/tick/heartworm meds — tropical climates mean year-round pests

A note on size: my cat, Slate, is under 20 lbs, which is the max weight Copa Airlines allows for an animal to travel in-cabin, under the seat. Larger animals must travel in cargo — check your airline's specific limits before you book .

Bonus: The Pensionado Perks Cheat Sheet

Once you have your residency card, you're legally entitled to these discounts across Panama. Carry your card everywhere.

Home & Utilities

- Electricity: 25% off
- Water: 25% off
- Home mortgage: 1%

Travel & Transport

- Airfare: 25% off flights originating in Panama
- Airport tax: 50% off
- Buses/boats: 30% off
- Hotels: 50% off, Monday–Thursday

Health & Wellness

- Medication: 10–20% off
- Doctors: 20% off
- Hospitals: 15% off (if you don't have private insurance applied)
- Dental/eyes: 15% off exams and consultations

Dining & Fun

- Restaurants: 25% off
- Fast food: 15% off
- Movies/sports: 50% off

3 Secrets to Getting Your Discounts

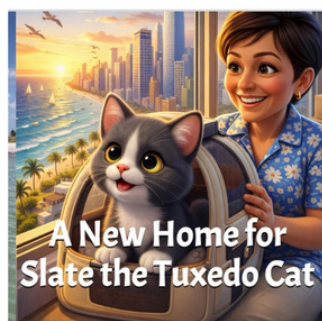
1. Ask before the check. Always show your residency card — temporary or permanent — before the server prints the bill. It's much harder to fix after it's printed.
2. Find the "Jubilado" line. Banks and grocery stores often have a dedicated Jubilado/Pensionado line. It's usually shorter, and it's legally reserved for you.

3. Use your import tax holiday. You can import \$10,000 worth of household goods tax-free within your first year, and a new car tax-free every 2 years.

What I Wish I Knew Before I Started

Looking back, here's what I'd tell myself on day one:

- Start the location decision earlier, not later. I had the luxury of already knowing I wanted to live in Nueva Gorgona from visiting the previous year – if you don't have that head start, give yourself real time to explore a few areas before you commit to where you'll live.
- A good attorney is worth every penny. Mine ended up handling things I never expected – the health exam appointment, the Cédula office visits, even the driver's license – well beyond just the visa paperwork. Don't shop for the cheapest option; shop for the one who will actually walk you through the whole process – invaluable especially if you don't speak Spanish.
- If you have a pet, hire the help. I am so glad I did not try to manage the home quarantine paperwork and airport logistics myself to save money. Contracting Golden Frog for the pet relocation was one of the best decisions I made – it removed an enormous amount of stress during an already overwhelming week.
- The 10-day countdown is real – vet appointment, USDA endorsement, and consulate authentication all have to happen in a tight window. Talk to your vet ahead of time to be sure they can actually hit those deadlines, and then book your flight.
- Keep every document in a folder from day one. Between the visa paperwork and the pet paperwork, it's a lot of pages. I am glad I started organized folders (digital and physical) the moment I decided to do this instead of assembling it piecemeal.



The story of my cat, Slate, and his relocation to Panama on Amazon.

[Click here](#) for more info.

? Quick FAQ

Can I work in Panama on a Pensionado Visa? I can earn money through my online business as a content creator / travel advisor. You are also allowed to receive rental income with real estate investment.

Does my pension need to come from a specific country or source? Your pension can come from any country globally as long as it meets the financial threshold of \$1000 per month (+ \$250 for a spouse) or \$750 with \$100k real estate purchase.

What if my pet is elderly or has a health condition? You will need the standard paperwork plus a fit-to-fly clearance plus ample supply of medication your pet may require.

Do I ever need to renew my residency card? You do not need to renew the Pensionado Visa status but the permanent residency card issued by immigration typically expires every 5 years and must be replaced. If you choose to obtain a foreign resident Cedula (the local Panamanian ID card), it generally needs to be renewed every 10 years.

It's a lot of steps, but every single one is doable — and looking back, the paperwork was never really the hard part. The hard part was believing I could actually do it. If I can, you can too. You are never too old to begin again!

Thank you for your purchase and good luck in your relocation to Panama!

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<https://www.youtube.com/@roamandrenew>

Email me with questions @ travel@cruisinwithcate.com

All the best,

Cate