

CR ROYALTY SERVICES · RELOCATION GUIDANCE

How to Live Like a King in Costa Rica

On $1,500 a Month — the honest playbook for moving, from a family that's actually doing it.

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If you dream it, we'll build it.

WELCOME

Why Costa Rica?

Because the math is real: a life that costs you $4,000–$5,000 a month of stress in the US can cost you around $1,500 of peace in Costa Rica — with better food, better weather, and more time with the people you love.

This isn't a brochure. It's the guide we wished we had before we started moving our own family and companies down. Costa Rica isn't perfect — San José has traffic, and some things cost more than you'd think — but when you know how to set it up, it's paradise on a working man's budget.

A few things most people don't know

- **No army since 1948.** Costa Rica abolished its military and put the money into schools and healthcare. No war, stable democracy.
- **Rated the happiest country in the region** — repeatedly #1 on the Happy Planet Index.
- **Nicoya is a certified "Blue Zone"** — one of the few places on earth where people routinely live past 100.
- **"Pura Vida" isn't a slogan** — it's how people actually live. Pure life.

> **THE PROMISE OF THIS GUIDE**
>
> By the end, you'll know what $1,500 really covers, where to live, how healthcare works, how to finance a home (including the new 30-year mortgages), and the mistakes that cost people the most. Then, if you want, we'll handle the whole move for you.

CHAPTER 1

The $1,500 Breakdown

Here's a realistic monthly budget for a comfortable single person or a lean couple living outside the priciest tourist zones. Live simply and it's less; live in a beach-resort town and it's more.

Expense	Typical / month (USD)
Rent (1–2 br, local area)	$500 – $800
Groceries & local food	$250 – $350
Utilities (electric, water, internet)	$90 – $150
Transport (bus / shared / gas)	$60 – $150
Healthcare (Caja + small private)	$60 – $150
Phone & misc	$40 – $80
Comfortable total	**~$1,000 – $1,600**

THE REAL UNLOCK

Most of your US budget is *stress* — a big car payment, insurance, heating, and the pressure to keep up. In Costa Rica, the pace drops, the weather is free, and the food is fresh. **$1,500 of peace beats $5,000 of grind.**

What raises the number: imported goods, A/C running 24/7, private-school tuition, and living in a top beach town like Tamarindo or Santa Teresa. What lowers it: buying local, the *feria* (farmers market), and a smaller footprint.

CHAPTER 2

Where to Live

Costa Rica is small, but every zone is a different life. Pick for your pace, not just the postcard.

Guanacaste (Pacific Northwest)

Dry, sunny, beach country — Tamarindo, Playas del Coco, Nosara. Most developed for expats, strongest rental market, hottest climate. Great for sun, surf, and resale.

Uvita & the South Pacific

Lush, jungle-meets-ocean, waterfalls, whales. Quieter and greener than Guanacaste, growing fast. A favorite for people who want nature without giving up the beach.

Central Valley (San José, Atenas, Grecia)

Spring-like weather year round, best healthcare access, lowest cost of living, biggest city services. Where many retirees actually settle once the beach novelty wears off.

Caribbean Coast (Puerto Viejo, Cahuita)

Afro-Caribbean culture, reggae pace, the most affordable coast. Rainier and more remote — for the free spirit.

> **OUR ADVICE**
>
> Don't buy on your first trip. Rent for a season in two different zones first. We'll build you a scouting itinerary and drive you around — that's what our tours are for.

CHAPTER 3

Healthcare & Getting Legal

Two systems, both good

- **The Caja (CCSS)** — the public system. Once you're a legal resident you pay into it monthly (a percentage of declared income, often ~$60–$150) and nearly everything is covered.
- **Private care** — modern hospitals (CIMA, Clínica Bíblica) with low cash prices. Many expats keep a small private policy for speed and use the Caja for the big stuff.

Residency, in plain terms

The common paths are **Pensionado** (proof of ~$1,000/mo lifetime pension), **Rentista** (proof of ~$2,500/mo income for 2 years, or a deposit), and **Inversionista** (a qualifying investment, often ~$150k in property or business). You can enter and live as a tourist while your residency processes.

> **IMPORTANT**
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> Residency and visa rules change, and your situation is unique. Use this as a map, not legal advice — confirm current requirements with a licensed Costa Rican immigration attorney before you move money or make decisions. We can connect you with one.

CHAPTER 4

Buying a Home — and the New 30-Year Mortgage

For years, foreigners basically had to pay cash. That just changed — and it's a big deal.

The new reality: 30-year financing

US-backed lenders now offer **30-year fixed mortgages** on Costa Rica property for US citizens and residents — underwritten on your **US credit**, not Costa Rican history.

- **Volo Loans** — up to 30-year terms, ~25% down, ~680+ US credit score, judged on US credit (no CR residency required).
- **Second Street** — promotes itself as the first 30-year fixed-rate residential lender in Costa Rica's history.
- **Local banks (LAFISE, BAC, BCT)** — terms up to 20–30 years, financing up to 70–80% of value, in USD or colones.

Option	Down	Typical term	Rate (approx, USD)
US-backed 30-yr (Volo/Second St)	~25%	up to 30 yrs	higher than US conv.
Local bank mortgage	20–40%	up to 20–30 yrs	~7–10%
Developer financing	20–40%	5–15 yrs	varies
Owner financing	25–50%	3–10 yrs	negotiated

VERIFY THE NUMBERS

Rates move and every lender's terms differ. Treat the figures above as a starting point and confirm today's rate directly with the lender before you count on it. Lenders usually require life insurance on the balance and property insurance, and some want a local co-signer.

Paying in crypto? Some private sellers and developers will take Bitcoin or XRP, but it's deal-by-deal and the paperwork still has to be clean. We'll tell you straight whether a given deal can actually close that way.

CHAPTER 5

The Mistakes That Cost People the Most

1. **Buying before renting.** People fall for a view, buy fast, and learn the road floods or the town's dead in low season. Rent first.
2. **Skipping the title check.** Always verify the property in the National Registry and use a neutral attorney in escrow — never the seller's.
3. **Underestimating the "gringo tax."** Prices quoted to foreigners are often inflated. Have someone local who's on your side.
4. **Ignoring water & internet.** Confirm legal water rights (*agua*) and real internet speed before you commit to any property.
5. **Doing residency alone.** One missing document can cost months. Use a pro.
6. **Moving everything at once.** Come down, live a season, then ship your vehicle and belongings once you know your zone.

> **THE SHORTCUT**
>
> Every one of these mistakes is something we handle for our clients — the scouting, the attorney intro, the title check, the move. You don't have to learn it the hard way like we did.

CHAPTER 6

One Family. The Whole Move.

CR Royalty Services isn't just a realtor — it's a family of brands that handles everything from the US to your front door in Costa Rica.

CR Royalty Services
Relocation & real estate

Contractor Solutions
Build & remodel, US & CR

Bio Pools Costa Rica
Waterfalls, rivers, pools

Marlin Costa Rica
Fishing, tours, airport pickup

MCRC Transportation
Ship your vehicle & cargo

How it works

1. **We talk.** You tell us the life you want and your budget.
2. **We scout.** We build your itinerary, meet you at the airport, and show you the country.
3. **We set you up.** Property, residency intro, the build or the pool, the move — handled.
4. **You live.** Pura vida.

Ready to Start Your Costa Rica Chapter?

Message us. We'll build the move around your life.

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