Viviana Feitor Law

Free guide for Americans · Updated November 2026

Portugal Visa Cheat Sheet

The visas Americans use to move to Portugal, what each one asks for, and the catch that usually shows up halfway through.



Which one sounds like you?

IF THIS IS YOU	START WITH
You live on a pension, Social Security, rental income or investments	D7
You work remotely for a US employer, or for clients outside Portugal	D8
You're opening a business in Portugal	D2
You want residency through an investment, without living there full time	Golden Visa

D7 Passive income visa

For retirees and anyone living on income they don't work for: pensions, Social Security, rentals, dividends.

- **Income:** at least €920 a month for you (Portugal's 2026 minimum wage), plus €460 for a spouse or other adult and €276 per child.
- **Savings:** US consulates look at a full year, so plan to show about €11,040 for one person, available in a Portuguese bank account.

A couple with two children needs at least **€1,932 a month**.

THE CATCH

It has to be passive income, and you have to prove it. A salary doesn't count, and consulates look hard at whether the money will keep coming.

D8 Remote work visa

For employees and freelancers working remotely for employers or clients outside Portugal. Often called the digital nomad visa.

- **Income:** an average of at least €3,680 a month over the last three months (four times the minimum wage), plus €1,840 for a spouse and €1,104 per child.
- **Savings:** no fixed legal amount, but showing about €11,040 is common practice.
- **Pick the right version:** the residence visa, not the temporary stay visa, if you're moving for good.

A couple needs at least **€5,520 a month**.

THE CATCH

The income has to come from outside Portugal and be steady. Freelancers and business owners need more paperwork than employees: contracts, invoices and bank statements that tell the same story.

Moving as a couple or a family?

The rules changed in October 2025. A spouse or partner who joins a D7 or D8 holder through family reunification usually has to wait until the main applicant has held a residence permit for two years, or 15 months for couples who lived together for at least 18 months before the move. Children under 18 don't have to wait, and Golden Visa families follow their own rules.

How your family applies, and in what order, is one of the first things to plan.

D2 Entrepreneur visa

For people opening a business in Portugal, or independent professionals with Portuguese clients.

- **What you need:** a business plan the consulate finds credible, the money to fund it, and enough to live on while it grows.

THE CATCH

It's often picked for the wrong reason. If your clients are outside Portugal, the D8 usually fits better.

GV Golden Visa

Residency through investment, with very little time required in Portugal: about a week a year.

- **Buying property no longer qualifies.** That route closed in October 2023.
- **Investment routes are still open.** The most common is €500,000 in a qualifying investment fund.

WORTH KNOWING

It's a different conversation from the other three. If this is your route, mention it when you book.

What every route asks of you

Apply from the US, before you move.
At the Portuguese consulate for your state. A tourist stay can't become residency, and staying past 90 days can get you banned from the Schengen area.

An FBI check and travel insurance.
The background check needs an apostille and must be issued less than 90 days before you apply. The insurance must cover medical care and repatriation.

The visa only gets you in.
It's valid for four months. Your residence permit comes after, from AIMA, Portugal's immigration agency. Plan in months, not weeks.

Tax number and bank account first.
A Portuguese tax number (NIF) and, for most routes, a bank account. Both can be set up before you fly.

A home for at least 12 months.
Proof of where you'll live, usually a lease or a deed, which means signing before you move.

You have to actually live there.
With a D7 or D8, being away for more than 6 months in a row, or 8 months in total while your permit is valid, can cost you your residency.

The long game

5 years

Permanent residency

Available after five years of legal residence.

10 years

Citizenship

The rule for Americans since May 19, 2026 (7 years for EU and Portuguese-speaking countries). The clock starts when your first residence permit is issued, and you'll need A2-level Portuguese.

What this sheet can't tell you

Which route fits your mix of income, savings and family. What order to do things in. Whether your documents will hold up at the consulate. That's what the Roadmap Call is for: 30 minutes, free, and you leave with a written plan.

Book your free Roadmap Call

Book at vivianafeitorlaw.com. Already booked? Bring this sheet to the call.

Viviana Feitor is an immigration lawyer in Lisbon who has handled 724 immigration cases and specializes in American clients. Legal services are provided through Reis Pinto Law, Lisbon.

General information, not legal advice. Figures are for 2026 and change, usually each January, when Portugal's minimum wage goes up.