

COMPLETE GUIDE TO

Moving to France

EVERYTHING YOU NEED TO KNOW ABOUT

- ✓ Planning your move from visas to removals
- ✓ Setting up finances, taxes & healthcare
- ✓ Your first year in France



Moving to France made simple -
everything you need to know to start your life in France

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Disclaimer: This guide is for information purposes only and is not a substitute for professional advice from an immigration lawyer, tax advisor, or other specialist. We have made every effort to ensure that this guide is correct at the time of going to print; however, information is always subject to change, and the best course of action will always depend on your unique personal situation. We highly recommend seeking the advice of a property and relocation specialist when moving to France - they will be able to advise you of any areas where expert consultations are required.

Where to start with moving to France

- » Is moving to France the right choice for you?
- » What you need to do before moving to France
- » Moving to France timeline

Where to start with moving to France

Immigration has been a hot topic in France over recent years, but despite new rules and regulations, it remains one of the most popular countries in Europe for students, expats, and retirees.

Whether you're hoping to retire to your French holiday home one day, work remotely from France, or raise your family in the French countryside, this beginner's guide covers all the key information that you need to know before moving to France.



We'll walk you through all the practical steps, from securing your visa and navigating your first year in France to applying for your *carte de séjour*.

Is moving to France the right choice for you?

Before we start looking at the practical elements of moving to France, it's important to consider whether or not this is the right choice for you. Just because you love spending time in France during your summer vacations doesn't mean it's necessarily the right place for you to live, work, or raise a family, so take the time to really think about what a move would entail.

Here are a few things to consider:

» Your personal/family situation

Making the decision to move overseas as a young graduate student is clearly very different from moving with a spouse and young children or retiring to France. Before you decide to move, it's a good idea to think about your needs depending on your stage of life, and be realistic about if and how France can meet these.

If you're moving with a partner or children, it's important to be able to talk openly and address everyone's concerns or worries. If you can, reach out to local expat communities or Facebook groups in the area you're moving to, or read personal accounts of making the move (there are plenty on [FrenchEntrée.com](https://www.frenchentree.com)) to better understand the challenges of moving to a different country. Better yet, plan extended stays in France, ideally outside of the summer holiday period, to really get a feel for life in France.

It's normal to still have some small doubts and worries about moving - after all, it's a big, life-changing decision. But if those doubts are pervasive, it could be a sign that you need more time or

more information before you commit to making the move.

» French lifestyle and culture

Moving to a new country means adapting to a lifestyle and culture that may be very different to what you are used to, so it's important to prepare yourself for this. Often, the very things that attracted you to France can end up being the things that are hardest to adapt to.

For example, many people love the idea of France's laid-back, family-focused lifestyle, and the slower pace of life is undoubtedly a huge draw for foreigners. But if you come from a culture where everything is available 24/7, and the customer is king, it can be frustrating to find shops closing from 12pm-2pm (yes, this is still standard practice throughout the countryside), nothing open on a Sunday, and a very relaxed attitude towards customer service.

It will take time and patience to learn to adapt, so be sure that you're ready for the challenge and willing to approach these changes with a positive mindset.

» French language

Learning French is hands down the most important thing that you can do to smooth the transition to a life in France, and we firmly believe that anyone moving to France should learn at least some French. While there are pockets of France where English is widely spoken, and you will certainly find English speakers willing to help (especially in tourist areas and large cities), your experience of living in



France and your capacity to integrate into local life will depend largely on your ability to communicate.

If you hope to become a permanent resident in France, this will also become a necessity later on, so the sooner you start, the better.

Learning a language can feel like a huge task, but if you start small and make consistent daily efforts, you'll soon find yourself progressing. Join a language learning class or meet-ups in your local area to help speed up the process and, if you can, start taking classes before you move.

» Your mindset

We've touched on this already, but it's worth mentioning again. Moving to a new country is a big change, and even with the best preparation, you will inevitably come up against some challenges, frustrations, and potential pitfalls. Having a positive and flexible mindset is essential to navigate these bumps in the road with confidence.

Are you able to treat your move to France as an adventure and embrace the challenges that come along with it? When faced with cultural differences and new experiences, can you try to keep an open mind, be curious rather than critical, and approach mistakes with a learning mindset? Having this mindset will undoubtedly make the moving process a smoother one, and very soon, the unfamiliar will start becoming familiar.

» Your back-up plan

Even with the best preparation, you never fully know how moving will go until you do it. While we hope that your move to France will meet (and exceed!) all your expectations, not everybody will choose to spend the rest of their life in France.

Whether it's a change in life circumstances or job, the desire to be closer to friends or family back home, or just a realisation that, long-term, France isn't where you want to be - there are many reasons why you might decide to return to your home country. So, one final thing to consider is whether you have a backup plan.

During the first 1-5 years of your move to France, are you able to keep your property, maintain a bank account or savings, or receive your pension in your home country? This might not be the right decision for everyone (and it's important to consider all the tax, legal, and financial ramifications first), but having some kind of backup plan may be a smart decision.



|What you need to do before moving to France

Unfortunately, moving to France isn't as simple as hopping on a plane - there's a lot of planning and preparation that goes into moving to another country. Here are the main things to consider:

Can you get a French visa?

Once you've decided that you want to move to France, the next question is whether you can, and for most people, this starts with whether or not you will be able to get a French visa. Unless you are a citizen of an EU country, you will need some kind of visa in order to be able to live in France for more than six months. We'll go through this in more detail in the chapter on French visas & residency, but it's important to understand that most people will be subject to visa requirements.

Depending on the visa type, you may need to prove:

- » That you have a work contract or approved business plan (if you intend to work in France).
- » That you are married to an EU/French citizen and that they are currently resident in France (if you are moving with a French or EU citizen spouse).
- » That you have sufficient funds or income to cover your stay in France (if you are moving or retiring to France without a work visa).
- » That you have full, private healthcare coverage that covers the duration of your initial 12-month visa.
- » That you have a place to live, such as a long-term rental contract, your own property, or staying long-term with family.

Where will you live in France?

It's a condition of almost all French visas to be able to prove that you have a place to live during your visa, and in most instances, you can't just book a hotel or Airbnb for a couple of months and hope that this will be enough. Having a long-term plan for where you will stay during that first year in France is essential.

For this reason, many buyers opt to purchase their French property before moving to France - in that case, our *Complete Guide to Buying in France* will talk you through everything you need to know.

Where will you pay taxes?

If your primary residence is in France (or you fulfill any of the other French tax residency rules), then you must fill in a tax return in France and declare all of your global income. In most situations, you will be counted as a tax resident in France and may be liable to pay taxes and social contributions on your global income in France.

Just because you fill in a tax return and declare your income doesn't necessarily mean you'll have to pay tax in France - some types of foreign income (such as some government pensions and rental income) will be taxed in the country of origin and many countries have a double-tax agreement in place meaning that you won't pay the same tax twice. However, it's important to understand

your tax liabilities before you make the move - we cover the basics in this guide, but our *Complete Guide to French Tax* goes into much more detail.

Depending on your individual situation, it can also be a good idea to consult an international tax advisor to ensure that you find the most tax-efficient solutions *before* you move to France.

How will moving affect your pension/investments/inheritance?

Finally, whatever stage of life you're at, it's important to understand how changing your country of residence will affect your financial assets, pension, and investments.

Certain types of investments and savings that are tax efficient in your home country may not be the same when you move to France, and if you're planning to stay in France long-term, it might be better to look into other options. If you are a property owner or plan to purchase in France, you will also need to consider how French succession laws and inheritance taxes may affect your inheritance planning.

As a retiree, you'll need to understand the different options for receiving your pension and how you will be taxed both on your monthly pension and on lump-sum withdrawals.

Moving to France timeline

One of the trickiest aspects of moving to France is understanding the timing of various different elements. It's only possible to apply for a French long-stay visa **a maximum of three months prior to your arrival date in France**, which doesn't leave a lot of time to get everything organised.

With this in mind, we suggest planning your move to France a minimum of **six months in advance**, but the earlier you start thinking about it, the better. The more complicated your situation - such as selling and buying property or complicated finances or tax requirements - the longer you should leave to prepare.

At the end of this guide, we've put together a comprehensive checklist that will take you from the planning phase through to your first year in France. When you realise quite how much goes into making the move, it can seem overwhelming at first, but don't worry! While there is a lot to do, moving to France is still an achievable dream for many, and we're here to help!

French visas & residency: the basics

- » Do I need a French visa
- » The road to residency in France
- » Long-stay visas
- » Carte de Séjour
- » Carte de Resident

French Visas & residency: the basics

For most people, moving to France begins with applying for a visa. This section will take you through the main requirements for French long-stay visas and residency with a specific focus on those moving to France. For more details on visas, including visas for second-home owners and travel purposes, consult our *Complete Guide to Visas & Residency*.

| Do I need a French visa?

First things first: do you need a visa to move to France? This will depend on your country of citizenship (i.e. the country that issues your passport, even if you are resident in a different country).

EU Citizens

Citizens of any of the 27 countries of the European Union (EU), as well as the three European Economic Area (EEA) countries (Iceland, Liechtenstein and Norway), and Switzerland benefit from freedom of movement, meaning they have a legal right to live, work, or study in France.

If you're lucky enough to be an EU national (or hold dual Nationality), you do not need a visa to move to France, nor are you required to register for a residency permit (as is still required in some other EU countries). However, there are still certain things you must do when moving to France - see the chapter *Your first year in France*.

Non-EU Citizens

Citizens of all non-EU countries, which now includes the UK after Brexit, must have a valid visa or residency permit to visit or move to France. The kind of visa you will need, as well as the associated requirements and fees, will depend on the purpose of your visit. We'll cover this in more detail later.

Spouse French/EU Citizen

While special rules do apply to the spouses of French or EU citizens, this doesn't mean that you don't need a visa. All non-EU citizens must still apply for some kind of visa or residency permit to live in France with their spouse. We'll cover this in more detail later.

| The road to residency in France

If your goal is to become a permanent resident in France, it's important to understand the multi-year process that goes into this. While individual situations may vary, there are four main steps that most people will go through before receiving permanent residency in France

IMPORTANT: Please note that the information in this guide is designed as a reference point only. You can find the official details of all visas and cartes de séjours on the French government site [here](#), and this should always be your first port-of-call for official information and the latest fees/requirements.



Becoming a permanent resident in France

The first thing to prepare yourself for is that the road to permanent French residency is a long one - prepare yourself for a minimum of three years (five in most cases) and a hefty amount of paperwork, regardless of your situation.

The Main Steps to French Residency

Step 1: Visa

In almost all situations, you will start with a 12-month long-stay visa - which you will apply for in your country of residence prior to arriving in France.

This Long-Stay Visa Equivalent to a Residence Permit or *Visa de Long Séjour Valant Titre de Séjour VLS-TS* will be valid for one year.

Step 2: Carte de Séjour

At the end of your first year in France,

you will apply for your first “*carte de séjour*” - a residency card. Note that you can’t “renew” your visa in France; after your first long-stay visa, your “renewal” is the application for the *carte de séjour temporaire*, and it will be valid for one year and renewable.

Step 3: Carte de séjour pluriannuelle

At the end of your temporary *carte de séjour*, you may apply for a multi-year residency card or *carte de séjour pluriannuelle*, which is valid for multiple years. In some circumstances, however, you may only be issued a one-year *carte de séjour* and will need to renew

this each year. Note that from January 1st 2026, applicants for a multi-year residency card must also pass a French language test.

Step 4: Carte de résident

At the end of your *carte de séjour pluriannuelle* (a total of more than five years in France), you may apply for a *carte de résident*. Note that there is a requirement to pass a French language exam at this point, but all recipients with a permanent resident card have the right to work. In some circumstances, you may apply for this card after just three years in France. The residence card (*carte de résident*) is valid for ten years and is renewable.

| Long-stay visas

Depending on your personal situation, there are several different routes to residency, **but all of them start with a long-stay visa**. Regardless of whether you are moving to work or study, retiring to France, or joining a French or EU spouse or family member, you will still start the process of residency by applying for a 12-month long-stay visa.

What kind of visa do you need?

The kind of visa you need to apply for is a Long-Stay Visa Equivalent to a Residence Permit (*Visa de Long Séjour Valant Titre de Séjour* or VLS-TS). However, there are several different types available, and it is essential to apply for the visa that suits your required activity, for example, a study visa, a work visa, or a visitor visa. You can find out more about the specific visa types and the application process in our *Complete Guide to Visas & Residency*, but we’ll also go over a few of the most common types of visas here.

Visitor visa

One of the most popular visas for those moving to or retiring to France is a ‘Visitor’ Long-Stay Visa (*visa de long séjour visiteur* or VLS-TS Visiteur). This visa has specific conditions that must be met, most importantly:

- » **Sufficient funds:** You must be able to support yourself through savings or income that covers your entire 12-month stay in France. This amount is based on the net SMIC (minimum wage) salary in France, which is (as of 2024) €1,399 net per month, or €16,785 net annually. However, these amounts are not fixed and may vary

depending on your circumstances - each application is considered on its own merit, so for a married couple who own a French property together without a mortgage, this would be taken into account.

- » **Full private healthcare coverage:** You must have a private medical insurance policy that covers the full 12-month duration of your visa and meets the specific requirements of the visa application. This is very different to standard travel insurance policies and EHIC/GHIC cards, so you must take out a policy that is specifically for this purpose.
- » **Proof of long-term accommodation in France:** This could be a property that you own in France, a long-term rental contract, or an attestation from a family member to state that you will be living with them. The key here is to prove that you have accommodation for the duration of your visa, so an Airbnb rental or hotel booking will not typically be sufficient and may lead to your application being rejected. Note that the visitor visa does not allow you to work or start a business in France. It is suitable for those who do not intend to work during their first year in France, particularly those retiring to France. This visa may sometimes be recommended for individuals working remotely from France, but it's essential to take advice to ensure you meet the immigration and tax requirements.

Working or running a business in France

If you do want to work in France, start a business, or continue your work as a

freelancer or self-employed worker in France, you will need to apply for a long-stay visa that allows this.

There are various types of visas available, including (but not limited to):

- » **Salaried Worker Long-Stay Visa (*visa de long séjour salarié or VLS-TS salarié*)** - this type of visa requires a work contract with a French firm and is generally only issued to those offered a job at a French company. It's not available to those wishing to seek work in France.
- » **Business/Self-employed Visa (*visa de long séjour entrepreneur/profession libérale or VLS-TS entrepreneur/profession libérale*)** - this type of visa is specifically for self-employed or freelance workers who want to set up or run their activity from France. Expect to be able to prove the viability of your business or activity and/or relevant qualifications.
- » **Talent Passport (*passeport talent*)** - if you work in certain professions, have qualifications in a specific and sought-after field, or wish to create a start-up in France, you may qualify for this unique visa which essentially grants you a four-year carte de séjour up front and has other benefits.



Joining a French or EU spouse in France

If you are not an EU citizen and you plan to move to France to join your French or EU spouse, you must apply for the relevant visa and/or carte de séjour. There are two different methods, depending on whether your spouse or family member is a French citizen or an EU citizen resident in France.

Family visas do not require proof of sufficient funds, but you must have proof of living together for more than six months. Family visas allow you the right to work, seek employment, or start a business in France.

» Joining your French spouse in France

If your spouse or family member is a French citizen, you must follow national immigration procedure, which dictates that you must apply for a long-stay visa in your country of residence prior to arrival in France. The type of visa that you will need is a Visa de Long Séjour Valant Titre de Séjour (VLS-TS) « vie privée, vie familiale » (a long-stay family visa).

Note that your marriage must be entered into the French civil registry if it did not take place in France.

» Joining your EU spouse in France

If your spouse is an EU citizen but not a French national, the application process is slightly different. As the spouse of an EU citizen, you can enter France without a visa (or with the relevant short-stay visa if required)

However, you must apply for a Carte de Séjour “*membre de la famille d’un citoyen de l’Union/EEE/Suisse*” (a residency card marked “family member of a Union citizen”) within three months of arrival. There is a caveat to this, however - you will need to prove that your partner is resident in France and the paperwork for this can sometimes take several months. Depending on your situation, it is sometimes recommended that the non-EU spouse acquire a visitor visa to cover their first year in France to cover any potential delays.

Your FrenchEntrée Property & Relocation Advisor can help find a French immigration lawyer or visa advisor that best fits your needs.

Applying for your long-stay visa

You can file your application for a long-stay visa VLS-TS three months before your planned date of arrival in France. Processing times vary depending on the country you are applying in, but it’s a good idea to start as early as possible to leave enough time - you will need to make and attend an interview at your nearest French embassy or visa centre.

Applications are made online via the France Visas website (www.france-visas.gouv.fr) and you may be redirected to the relevant visa centre, for example, [TLSContact](#) for UK UK and US applications for US applications. After filling in the initial application, attaching all of the required documents, and paying the application fee, you’ll

be able to book your appointment for a visa interview at your nearest French embassy or visa centre. This in-person appointment is essential to securing your visa and should be organised as soon as possible - or a minimum of two weeks before your departure date.

At the interview, you'll present all your

documents, have your biometric data captured (photo and fingerprints), and pay your visa application fee of €99. Your passport will be retained and sent back to you with your visa inside.

For more on this, see our *Complete Guide to Visas & Residency*.

Validating your visa

You must validate your VLS-TS visa within three months of arriving in France - failure to do so will not only mean that you are unlawfully residing in France, but it also means you won't be able to leave and return to France for the duration of your visa. The validation process can be done online [here](#) - you will need to enter the information on your visa and additional personal information, give your date of arrival in France and your French address, and pay the state tax of €200.

OFII medicals

Depending on your visa, nationality, and circumstances, you may also be contacted by the OFII (French Office for Immigration and Integration) to carry out a medical. This report will be required if you plan to apply for a resident card (*carte de séjour*) at the end of your long-stay visa.



| Carte de Séjour

As you near the end of your first year in France, you can apply online for your first *carte de séjour* or residency card. The request for your first *carte de séjour* can be submitted no sooner than four months before the expiry of your long-stay visa and no later than two months before. Delays are common, so it's highly recommended to begin this as soon as possible and give yourself the full four months.

The application process can be done online [here](#) (click '*Je demande ou renouvelle un titre de séjour*'), and you can use the same account you created when validating your long-stay visa. The

whole process is carried out in France; you don't need to return to your home country.

Your first *carte de séjour temporaire* will only be valid for one year. Within four and two months of its expiry, you will need to apply for a renewal. At this point, you may be able to apply for a *carte de séjour pluriannuelle*; otherwise, you will keep renewing each year.

Note that as of 1st January, 2026, there will also be a language requirement for a multi-year residency card, and you will need to demonstrate an A2 level.

What is a Titre de Séjour? When it comes to the Carte de séjour and Titre de séjour, you can't have one without the other, so they are essentially the same thing. To be more specific, the 'titre' refers to the permit itself (the right to reside in France), and the 'carte' refers to the card that is issued as proof of the permit. However, you can have a different type of 'titre de séjour' such as a 'carte de resident'.

| Carte de Séjour

The final step to your journey to permanent residency is a '*Carte de résident permanent*', which you can apply for within four months (and no later than two months) of the expiry of your *Carte de séjour pluriannuelle*.

For most people, this will be a [Carte de résident de longue durée-UE \(étranger en France depuis 5 ans\)](#) and it allows you to work in France as well as to travel in EU countries without being subject to the 90/180 day rule.

The minimum time you must have been living in France to apply for a Carte de Résident is three years, but for most people, you will need to have been living in France for five years. This card is valid for ten years and is renewable, effectively serving as permanent residence. Part of the application process for the Carte de Résident includes the requirement to pass a French language test, demonstrating a minimum A2 level (as of 1st January, 2026, this will increase to B1 level).



Before you move to France

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Before you move to France



Securing your French visa isn't the only thing you need to consider before making the move to France. There are also many other aspects that you should add to your pre-move checklist. Here are some of the most important.

Finances & taxes

Moving overseas presents a number of challenges when it comes to managing your finances and paying your taxes, so it's important to be prepared. It's highly recommended to consult an expert to get advice on your personal situation.

Here are just a few things to consider.

French Tax liabilities

As a general rule, when you move to France, you will also become a French tax resident, which means that you will be liable to file a tax return and

pay taxes in France. French tax is a subject unto itself, and our Complete Guide to French Tax provides a more comprehensive overview. However, here are a few important points to note when moving to France.

1. Filing a French tax return

All French residents **must, by law, file an annual income tax declaration.** This applies to everyone, even if you aren't currently receiving any taxable income, if you have already been taxed on that income in another country, or

if you know that you don't have any income tax to pay – you still need to make an annual tax return.

For more on when and how to file your first tax return, see the chapter *Your first year in France*.

2. Declaring worldwide income

As a French tax resident, you must declare all worldwide income in France. This means that you'll need to declare overseas income, investments, pensions, and rental income on your annual French tax return.

However, declaring income doesn't necessarily mean that you will be liable to pay any tax in France – France has double-tax treaties in place with many countries around the world, meaning that you won't pay the same taxes twice.

When it comes to overseas income, the country in which you will pay income tax may vary depending on the country and income type – for example, rental income and certain government pensions are often taxed in the country of origin. In such situations, where a double-tax treaty is in place, you would still declare the income on your French tax return, but you will receive a tax credit to cancel out the French tax due on that part of your worldwide income.

Whatever your unique situation, it's essential that you understand your tax obligations and rights in both France and any other country in which you receive income before you move. In many cases, you may need to file a tax return in both countries. US citizens, in particular, are legally required to file a tax return in the US, even if they move overseas and maintain no financial ties to the US.

3. French social contributions

In France, your income is subject to two principal “taxes” – the aforementioned income tax and the so-called “social charges” or social security contributions (known as *contributions sociales* or *prélèvements sociaux* in France). France's reputation for high tax rates is largely due to the high rates of social security contributions levied on taxable income, so it's important to understand your liabilities for both in order to understand how much tax you will pay overall in France.

France's comprehensive social security system is funded by these social security contributions, which are paid as a percentage of your taxable income. As a rough idea, most employees in France will find that they pay a rate of about 22% on their gross income (*salaire brut* or *revenu brut*). For self-employed workers under the micro-entrepreneur regime, these rates are between 12.3% and 24.6% (due to increase to 26.1% for certain professions in January 2026) of gross income, depending on the type of activity carried out. For self-employed workers under another regime, they can be as high as 45% of profit, and business owners and employers are also liable to pay a portion of social charges on behalf of their employees.

These social contributions can be broken down into various different contributions, including the general social charges (CSG/ CRDS), mandatory contributions to the general and complementary state pension schemes, and old-age insurance contributions, in addition to healthcare, unemployment, and other contributions that will be made on your behalf by your employer. All of these contributions are mandatory if you live and work in France.

However, they also grant you access to France's social security system, which provides universal state healthcare, some

of the highest state pensions in Europe, Generous maternity, paternity, childcare, and family benefits, and protections for long-term illness, disability, and unemployment. Many expats consider paying into this system to be more cost-effective than taking out private insurance policies, paying for private healthcare, or paying into private pension funds.

Social charges are also payable on other forms of income in France, including pensions, investments, capital gains, rental income, and savings interest. However, when talking about 'social charges' in this context, it refers only to the general social charges (CSG/CRDS) and a '*Prélèvement de Solidarité*'.

One exception for those retiring to France from an EU country or the UK is that you may be able to apply for an S1 form, which essentially means that part of your social contributions will be covered. S1 forms are also sometimes issued for employees living in France but receiving a salary from an EU or UK company - for example, if you work for the French branch of a UK firm, but your salary is paid from the UK. This enables you access to France's state healthcare system without the need to pay additional social security contributions in France.

The bottom line: calculating your French tax and social security liabilities can be extremely complicated and is always dependent on your personal situation, which is why it is highly recommended that you seek expert advice on your situation if you are moving to France.

We recommended consulting an international tax advisor who can help you understand your tax liabilities and make the most tax-efficient choices.

4. Other French tax liabilities

Alongside income tax and social security contributions, it's important to be aware of other French tax liabilities. For example, property owners will be subject to the *Taxe Foncière* property tax alongside the *Taxe d'habitation* (applicable only to second homes).

France no longer has the much-talked-about "wealth tax", but French property owners with real estate assets with a market value of more than €1.3 million will also be subject to the *impôt sur la fortune immobilière* (IFI) (real estate wealth tax) in France. As a French resident, this figure will also take into



account your global real estate assets after the first five years of living in France.

Other taxes to be aware of include various business taxes, capital gains tax, and inheritance tax.

Understanding tax residency: planning your move date

When moving to France, it's important to understand your tax liabilities in both France and your previous country of residence for the year that you move. Being as few people move on January 1st, it is inevitable that your first year in France will be a partial year. The date that you officially become a resident in France is important, as this will mark the date that you become tax resident in France and stop being tax resident in your previous home country.

In France, the tax year runs from January 1st to December 31st, and tax returns are filed the following year. So, for example, you will declare income earned in 2025 on your 2026 tax return. Regardless of when you move, you will file your first tax return the following year. However, you will only declare your earnings from the point at which you moved to France. For example, if you move to France on March 14th 2025, on your 2026 tax return, you would only declare income received from March 14th 2025, through to December 31st 2025.

This means that all income made from January 1st 2024, through March 14th 2024, should still be declared on your tax return in your previous country of residence.

It's important to heed the tax rules of your previous country of residence, too, and it's smart to research this in advance - it might even affect your decision over when to move. Things to consider are how your tax is paid and calculated in your previous home country, as well as the tax year itself.

For example, in the UK, the tax year runs from April to April, so this income

would be declared on your 2024/2025 return in the UK. Choosing to move in March means you would only need to file a tax return in the UK for the tax year of 2024/2025, but if you moved to France in May 2025, you would also need to remember to file a tax return for the year 2025/2026, even though you would only have been tax resident in the UK for one month of that year. If you can be flexible about moving dates, it would mean less paperwork to make the move in March.

If you are working, freelancing or running a business in France, it's important to also assess how your taxes are paid. If you are running a business where you declare and pay your taxes in arrears, you may find you are still liable to pay taxes in your previous country of residence for the first year or two after moving to France.

The difficulty with this is that if you move to the French system, where you are making monthly or quarterly tax payments in the first year of your business, you may find you are paying tax in France and still paying off tax overseas from the following year. It's essential, therefore, to plan ahead and seek advice on how to best manage this transitional year.



Foreign bank accounts & currency exchange

Opening a French bank account will be one of the primary tasks on your to-do list when arriving in France - see the chapter *Your first year in France* for more on this. It's a good idea to consider how you will manage your finances in advance. For example, what kind of French bank account will you need, how will you receive or access your income or savings when you first arrive in France, and how will you manage income, savings, and investments across different currencies?

Setting up a French bank account

Setting up a bank account in France will likely be one of the first things on your to-do list when you move to France, so if you are able to do this before you arrive, this will give you a head start. However, opening a non-resident account is typically only an option for those who already have an address in France - for example, homeowners - or non-residents conducting business in France.

Non-resident accounts typically have higher fees, far more restrictions on their use, and may require a minimum deposit amount, so it's worth considering if this is really necessary. If your move to France is imminent and you are able to organise financial access in the meantime, you might prefer to wait until arrival. If you do want to open a French bank account prior to arrival, the best options for non-residents tend to be the international banks and online banks.

HSBC, Société Générale (and its associated online bank Boursorama Banque), BNP Paribas, and LCL all offer non-resident accounts, while Crédit Agricole's Britline is popular among British residents. Online banks, including N26, also provide options for non-residents. Remember that each bank will have different eligibility criteria for non-residents.

We cover how to open a bank account in more detail in the chapter *Your First Year in France*.

Currency exchange

Either way, ensuring that you can access your finances, receive income, and make any initial payments upon arriving in France is essential. Most international banks will offer online access to your accounts, and most Visas and MasterCards will work in France (note that American Express cards are not always accepted in France, so it's best to have a second option available) - however, international payments fees can quickly add up, and bank exchange rates are often unfavourable, so we highly recommend looking into a better option prior to arrival.

When managing payments between different currencies, there are three main factors to consider:

- » The currency exchange rate, i.e., how many euros you are getting for your dollars, pounds, or base currency.
- » The transfer fees/commission and/or bank fees, i.e., how much are you paying for your account/per transfer or payment, and what additional fees are added on to a currency exchange transaction.
- » The ease of payment, i.e., how quickly and easily can you access funds, transfer funds, draw out cash or make a payment?

For smaller payments and day-to-day needs, opening a Wise, Revolut or similar account could be a good idea.

Before you move to France

Both of these can be set up prior to arriving in France, typically offer much lower fees and better exchange rates than the average bank, and offer a visa card that can be used to make payments or draw out cash throughout France. If you're travelling in France or just want to bridge the gap between arriving in France and setting up a French bank account, this might be the ideal solution.

For larger payments, whether purchasing a French property, transferring a pension lump sum, or making regular transfers of income, it's highly recommended to look into using a currency exchange specialist (at FrenchEntrée, we work with [Moneycorp](#)). While most won't offer services such as a visa card, they will be able to

handle larger payments at competitive exchange rates and can make direct payments to the notaire (for example, for the payment of a property) or any other French bank account or business.

You don't need to have a French bank account to open a currency exchange account, but once you do, you can also use your account to transfer money between your international accounts at rates far more favourable than those of your bank. Most importantly, you'll have the expertise and advice of a dedicated currency exchange specialist to help you navigate the currency exchange market. When it comes to larger payments, knowing how and when to exchange your funds into euros could potentially make the difference of thousands of euros.

Speak with your FrenchEntrée Property & Relocation Advisor about opening a free currency account with our partners at [Moneycorp](#).

Not a FrenchEntrée+ member? [Upgrade now](#).



| Investments & wealth management

Before you move to France, it's essential that you seek advice on any investments or tax-efficient savings that you hold. Once you move to France and become a French tax resident, you will potentially become liable for property wealth tax, capital gains taxes, and social charges on savings, investments, and bank interest. Crucially, the tax-efficient savings, investments, and pension plans you have been using in your home country may not be equally tax-efficient in France.

Tax-efficient savings and financial products

Once you become a French tax resident, tax-efficient savings such as premium bonds and ISAs in the UK or the IRA and 401(k) accounts in the US will not offer the same benefits under the French tax system. Not only will you be legally required to declare all such accounts to the French tax authorities, but the income from such investments will be taxable in full in France.

However, France also has its own tax-efficient savings accounts, such as the Livret A, PEA (Plan d'Épargne en Actions), and Assurance Vie, which you can take advantage of.

Many expats moving to France choose to reinvest in an Assurance Vie, a long-term investment product that allows savings to grow tax-free and benefit from a preferential rate of tax after the 8-year threshold. Not only do these products offer a tax-efficient means of investing, but you can also set up an assurance vie in the name of a beneficiary (including non-family members, such as stepchildren), making them a popular choice for inheritance planning. Assurance vie products vary depending on the individual policy, so make sure to take advice before moving your funds.

We highly recommend consulting an international wealth management or financial planning advisor who will be able to assess your personal situation

and advise on the most beneficial course of action.

Selling property & capital gains

Another important consideration is whether you wish to sell your property in your home country prior to moving to France. In some circumstances, especially if you are undecided over your future in France, it may be wise not to sell straight away, allowing an easy exit strategy if you later decide you wish to move back. However, this may have tax consequences if you decide to sell further down the line.

Most countries offer a capital gains exemption on your primary residence, meaning that you may not be liable to pay capital gains tax when selling your property. Different rules apply depending on the country; for example, you may need to have lived in the property for a minimum period of time, or there may be an upper threshold on capital gains tax exemptions, so be sure that you understand the local law.

However, if you sell your property after becoming a French resident, you may be liable for capital gains tax in both your home country and France. If there's a double-tax treaty in place between the two countries, as there is for the US, UK, and many other countries, then you won't pay the same taxes twice, but you will likely end up paying the higher amount (i.e. if French capital gains taxes are higher than the US taxes paid, you may be required to pay the difference).

Some countries do allow a “grace period”, leaving you time to move out and sell the property within the following 6-18 months while still benefitting from the capital gains exemption.

The law regarding capital gains is highly variable depending on the country/ countries in which you are residing and selling property, so we highly recommend seeking advice on this prior to moving. In many cases, there is a “sweet spot” in timing to ensure you minimise your tax liabilities.

French property wealth tax

While much talk has been made of France’s “wealth tax” or Impôt de solidarité sur la fortune (ISF), the good news is that this tax - which was imposed on all assets, including property, savings, investments, and other assets - has been abolished since 2018. However, it has been replaced with a real estate wealth tax known as the Impôt sur la fortune immobilière (IFI).

The Impôt sur la fortune immobilière (IFI) is a progressive tax levied on households owning high-value or high combined-value real estate in France. For French residents, this is payable by fiscal households that own worldwide real estate assets valued over €1.3 million.

French real estate wealth tax for non-residents The IFI also applies to overseas investors (non-residents) who own French property valued over €1.3 million. As a non-resident, this is based on the total value of your French property and real estate assets only. So, if you own more than €1.3 million in global property assets but just one €500,000 property in France, you would not be liable for French wealth tax.

For French residents, this figure is calculated on all global real estate assets. So, if you own property or have real estate assets in the United States, the UK, or any other country, it is the total value of all of these properties plus any French properties you own that is taken into account.

Note that the tax is calculated per fiscal household, meaning that a married couple would pay based on their combined assets.

While IFI is only payable on real estate assets valued over €1.3 million, the tax-free threshold is actually set at €800,000. This means that once you pass the €1.3 million trigger point, you will be liable to pay taxes on anything over €800,000. In other words, it is only the first €800,000 of the combined value of your property assets that is tax-free. Over €800,000, the tax is applied using progressive tax bands, with rates ranging from 0.5% to 1.5%.

It’s important to seek professional advice on your IFI liabilities, as there are several exemptions and allowances that may be taken into account (such as a tax-free allowance on your primary residence and certain exemptions).

Crucially, new arrivals will only be subject to the real estate wealth tax on properties located in France for the first five years of their residency. After these five years, all your global property will potentially be subject to the wealth tax.

For more on France’s real estate wealth tax or IFI, consult our [Complete Guide to French Tax](#).

Your FrenchEntrée Property & Relocation Advisor can help find a French immigration lawyer or visa advisor that best fits your needs.

| Estate Planning

Regardless of what stage you are at in your life, if you are buying property or moving to France, it's important to understand some key aspects of French inheritance law.

French succession law or “forced heirship”

France imposes a “forced heirship” succession law that favours the children over the spouse of the deceased. While the application of this rule can be complex (and is outside of the scope of this guide), in essence, it means that children are entitled to inherit up to 75% of the deceased's estate. This rule applies to French property, regardless of whether the homeowners or their heirs are resident in France or in another country, and to all global assets (aside from foreign real estate) in the instance where the deceased was a French resident at the time of death.

If an individual dies without a Will in France, the above laws will be applied, potentially leaving a surviving spouse with the right to just 25% of the deceased's estate. There is also the option for the spouse to maintain a usufruct (a life interest) for 100% of the estate, with the ownership passing to the reserved heirs (the deceased's children) upon the spouse's death. If an individual dies with a Will in France, the children are still “reserved heirs”, meaning that they are entitled to 50-75% of the deceased's estate - a Will that attempts to prevent the rights of the reserved heirs will be overridden under French law.

In other words, the deceased cannot disinherit any one of his children. This law applies to children from both the current marriage/partnership or a previous marriage/partnership, as well as legally adopted children (note that this adoption must be recognised in France). Stepchildren do not have the same inheritance rights.

Note that if the deceased did not make a Will, the rights of the survivor to inherit 25% of the deceased's estate and to stay in the property are only afforded to a surviving spouse. A PACs or civil partnership does not offer the same rights, and therefore, making a Will is essential.

2021 changes to French succession law

Since 2015, EU succession regulations have allowed foreign nationals living in France or owning French property to elect the succession law of their country of nationality to apply to their French estate on their death. For example, a UK national could elect for British law to apply to their estate, therefore overriding France's forced heirship laws - under British law, the individual would be allowed to leave their estate to whomever they wished, whether that be a spouse, stepchildren, children from a previous marriage, or an unrelated person or charity.

However, France brought in a new law, the '*droit de prélèvement compensatoire*', in 2021, contradicting this EU legislation, which allows the deceased's children to claim compensation, in certain circumstances, for any French assets they would have inherited under French law. The law has since been the subject of several complaints to the European Commission, and many legal experts have stated that they expect it will one day be overruled - but as it stands, this law is still in place.

Purchasing property

Understanding French succession law also has an impact on how you might choose to purchase the property itself. Under French law, there are different ways to purchase a property as joint owners, and the most notable difference concerns how the property is passed to the surviving spouse/partner and children or future children upon the death of one property owner.

Owning a French house 'En Indivision' means that on the death of one of the parties, a percentage of their share of the French property will pass to the deceased's children, who will then become joint owners with the surviving party. Owning a French house 'En Tontine', means that the entire property passes on the first death to the survivor absolutely. In both circumstances, there are potential complicating factors, especially where there are children from previous marriages and potential downsides, so it's essential to get advice on this and make the right choice for your situation before you complete the purchase. The ownership clause cannot be changed once you have signed.

See our [Complete Guide to Buying French Property](#) for more on the purchase process.

Inheritance tax

In France, inheritance tax or "*droits de succession*" laws allow for spouses and PACSed partners to inherit any property

or assets free from inheritance tax; however, for partners without any legal status, inheritance tax would be applied at a flat rate of 60%.

When it comes to surviving children or parents, there is a €100,000 tax-free allowance, after which inheritance tax is applied at progressive rates from 5% to 45%. For a surviving sibling, there is a €15,932 allowance, after which tax is applied at 35% or 45%, while a non-relative (which would include an unmarried partner or stepchild) only benefits from a €1,594 allowance, after which a flat-rate of 60% tax is applied.

Additional tax benefits may also be enjoyed by setting up an assurance vie in the beneficiary's name before you reach the age of 70 (it's also possible to set one up over the age of 70, but the tax benefits are less). In this case, the first €152,500 payable under assurance-vie policies per beneficiary is tax-free, after which it is taxed at 20% up to €700,000 and 31.25% after that. Note that social charges are also applicable on the assurance vie, as it is investment income.

Another possibility is to make a lifetime gift to a beneficiary while you are still alive. In France, such gifts are subject to gift tax or "*droits de donation*"; however, there is a gift tax exemption for gifts made between family members up to a certain threshold. This tax allowance is applied to gifts made over a 15-year period and only applies if the donor

does not die within said 15-year period. In that instance, gift tax may still be applied upon the death of the donor. For example, a child may receive €100,000 as a tax-free gift from each parent every

15 years. Similar rules apply between spouses and to grandchildren, siblings, and nieces/nephews, although the tax-free allowances vary considerably.

Inheritance tax on overseas assets

If you own property or other assets in another country, it's equally important to understand the rules regarding French inheritance tax. In some instances, the double-tax agreement between the countries may be beneficial (for example, a surviving spouse or child living in France will not pay French inheritance tax when inheriting a US property), while in other cases, the beneficiary may find that they owe inheritance tax in the country where the assets are held.

As a general rule, double-tax treaties will prevent the heir from paying the same taxes twice; however, they will generally end up paying the higher amount.

Estate planning

We highly recommend seeking professional advice prior to purchasing a French property or moving to France to ensure that you fully understand how all of the above-mentioned laws will apply to your estate. This is especially important in the instance of unmarried partners (who will not be protected in the same way as a spouse under French law) and individuals or merged families with children from a previous marriage or partnership. In these more complicated situations, an expert will be able to identify family members who may not be protected under France's forced heirship or inheritance tax laws and potentially find solutions to ensure that your estate is distributed closer to your wishes.

Even in the simplest cases, you may still wish to benefit from estate planning advice to ensure that your wishes will be carried out after your death or to reduce the amount of inheritance tax paid overall by your children or other heirs.

Either way, the earlier that you seek advice, the more time and flexibility you will have to find the right option for you and your family.

Your FrenchEntrée Property & Relocation Advisor can help find a wealth management, estate-planning, or financial advisor that best fits your needs.

| Pensions

If you plan to retire to France, you should also take advice on your pension prior to moving, and if you're nearing retirement age, you may even find that this affects the date you choose to make the move.

Moving to France at retirement age

While retirees from most countries will have no problem receiving their overseas state or private pension in France, there are a few things to consider, most importantly:

- » **Where will you pay taxes on your pension?** Some government pensions will be taxed at source, meaning that you will pay tax in the country of origin and - assuming there is a double-tax treaty in place with France - will receive a tax credit to be declared on your French tax return. Other pensions may be taxable in France. Either way, make sure you understand your rights and liabilities prior to moving.
- » **Should you move your pension to France?** There are pension transfer schemes available in some countries, allowing you to move your pension to France (for example, the 'qualifying recognised overseas pension scheme' or QROPS for British citizens), or you may be able to draw out your overseas pension and reinvest in France. However, there are often various positive and negative ramifications of doing so, as well as the inevitable fees, so it's essential to seek professional advice before making the decision.
- » **Are you entitled to draw out a lump sum?** Many pensions offer the option to draw out a tax-free or tax-efficient lump sum payment. However, these tax benefits are normally only available in the country of origin. If you moved to France before drawing out the lump sum, you may then be liable to pay French taxes on the amount. Make sure you understand your rights, so that you don't miss out.
- » **How will currency exchange affect your pension?** If your pension is issued in a currency other than the euro, the actual amount you receive will always depend on the current exchange rate between the two currencies. Firstly, you should consider whether or not you want to have your pension paid directly into a French account if this is possible - note that if you do, you will be subject to the exchange rates offered by the bank(s) in question.

A smarter option may be to receive your pension into your overseas account, and then consult with a currency exchange specialist to find the most advantageous option for exchanging your pension into euros. Depending on your circumstances, this may mean using a regular payment plan to lock in a secure rate and remove any uncertainty over the amount you receive.

Alternatively, it might mean saving up your pension funds and transferring a large lump sum at a moment when the currency exchange rate is most



favourable.

See our [Complete Guide to French Currency Exchange](#) for more on maximizing your funds.

- » **Are you entitled to an S1 form?** EU or British citizens who have paid into their country's social security system throughout their lives may also be entitled to an S1 form upon reaching retirement age. This not only grants you access to France's healthcare system but, crucially, it means that you will be exempt from paying social charges on your pension income (currently, this is 9.1%, so it's not to be baulked at!) and pay a reduced rate of social charges on any investment income (7.5% instead of 17.2%).

Moving to France before retirement age

Those moving to France earlier in life may also wish to consult an expert for advice concerning their eligibility for a French pension, as well as the viability of any private or state pensions that they have already contributed to in their previous country of residence.

EU coordination rules regarding freedom of movement and state pensions mean that any pension contributions you make in an EU country (or EEA countries, i.e.

Iceland, Liechtenstein, and Norway) will count towards your overall pension. Supplementary pension schemes in EU countries are also bound by these coordination laws. However, each country still sets its own rules regarding pension payments and retirement age, so it's important to consider this when it comes to claiming your pension.

Your FrenchEntrée Property & Relocation Advisor can help find a pension advisor that best fits your needs.

| Learning French

At FrenchEntrée, we always encourage those moving to France to embark on the journey of learning French, too. After all, while you certainly don't need to be a fluent speaker to live or work in France, there's no doubt that mastering the language (or even just picking up the basics!) will help you in numerous ways. Learning a language is one of the most fun, challenging, and rewarding aspects of moving to a new country, but the sooner you start, the better.



Language requirements

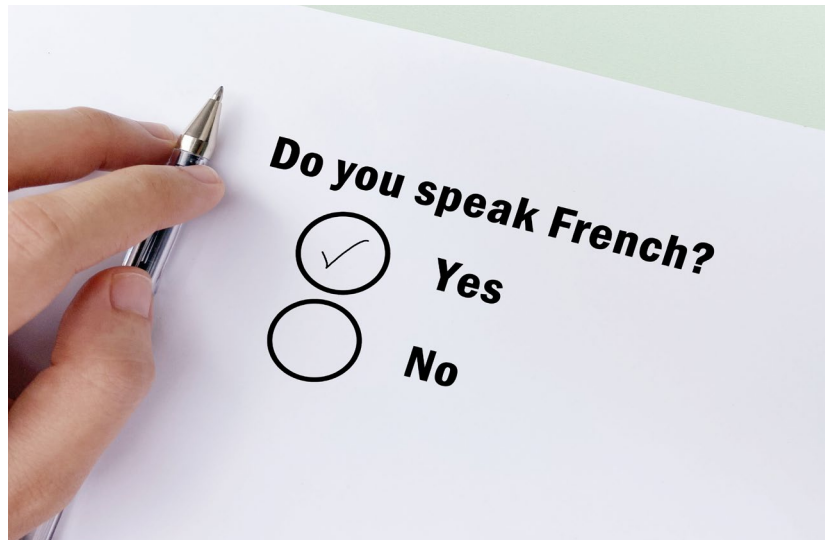
Firstly, let's address the legal requirements. The good news is that there is currently no language requirement to apply for a French visa nor to apply for your first residency card, the *carte de séjour*. In fact, the only time that you will be required to sit a language test is if you decide to apply for a 10-year residency card or *carte de résident permanent*. At this point, you will likely have already lived in France for five years or more, which leaves you plenty of time to get up to speed.

Remember that the required level is only a CERF or DELT A2 (as of 1st January, 2026, this will increase to B1 level). At this “pre-intermediate” level, you would be able to read, write, and understand short, clear phrases using high-frequency vocabulary and demonstrate a basic level of conversation on general subjects such as talking about your family or shopping at the supermarket. You will not be expected to demonstrate language fluency!

Regardless of formal requirements, you will almost certainly need to be able to speak and understand basic French in order to live in France. While English may be spoken in larger cities and tourist areas, almost all administrative and quotidian tasks will be carried out in French, not to mention the need to communicate with French friends, neighbours and teachers.

Getting started

The best advice is to just start! Sign up for French classes or start using a language learning app to familiarise yourself with basic phrases and vocabulary before you arrive in France.



On arrival, enquire at your local *mairie* (town hall) about French classes or French language speaking groups in the area, or sign up for a course at your local university or language centre.

Most importantly, seek out every opportunity to practise your French, whether it's taking the time to chat with local shop owners or inviting the neighbours over for an “*aperitif*”. Make listening to French radio and podcasts or watching French TV shows part of your daily routine (even if you can't follow along at all at the beginning), and do your best to read instructions, pamphlets, and signs in French before switching to English. Immersion is one of the best strategies for improving language skills.

Making friends

Local expat groups (many of which you can find on Facebook) can be a great source of advice and encouragement, but if your goal is to improve your French, try to spend equal time making French-speaking friends. It's understandable that you will enjoy spending time with other expats, but one of the biggest mistakes that French learners can make is spending the majority of their time with English speakers!

Instead, look for ways to engage with locals, whether that is attending community events (you'll find plenty in rural areas), joining a club or association (France has endless options for sports clubs and activities), or becoming a volunteer. If you attend these events with English-speaking friends, make a pact to only speak French with those around you. Most importantly, let everyone know that you are trying to learn French - many locals will be more than happy to help you learn once they see that you're making the effort.

English-speaking services in France

Generally speaking, the more that you can immerse yourself in French, the better, so try not to automatically select English when using online services or only use services that are available in English. This being said, there are times when you may wish to seek out an English-speaking professional or hire

a translator, especially when dealing with legal formalities or healthcare consultations. However, even in these situations, use it as an opportunity to learn new vocabulary or phrases, and don't be afraid to ask for the French equivalent or make some notes. The idea is to hopefully one day be able to get by without a translator.

Trust the process

Learning a language takes time, and it isn't a linear process - you may have moments when you feel like it's finally "clicked" and also moments where you don't understand a single word and you feel like you'll never get it! Don't get discouraged: these ups and downs are all part of the process. Learn to laugh off your mistakes, celebrate the small wins, and keep trying. It will take time, but it will be worth it in the end.

| Removals to France

While students and digital nomads may arrive with just a suitcase or two, many expats relocating to France will want to bring personal belongings, furniture, or even a vehicle with them. If you have large items that you wish to bring to France, it's important to consider both the logistics and the legality of doing so.

There are two main things to consider. Firstly, how will you transport the items to France? If you live in the US, you will likely need to engage an air freight or cargo firm to transport the goods. On the other hand, if you live in the UK or another EU country, then you may be able to ship or drive the belongings over yourself. Secondly, you need to consider the official process of importing your belongings into France. Shipping larger items may require specific documentation, and in some instances, there may be VAT or customs duty to pay.



Customs duties and VAT

Any items that are brought into France are subject to French and EU import laws and will need to be cleared by French customs. In order for this to take place, information and documents will need to be supplied to the French customs authorities, and any applicable VAT or customs duties will need to be paid.

Moving within the EU

If you are moving your personal belongings within the EU - for example, you plan to drive to France from Spain with your furniture and personal items, there is generally no VAT (TVA) or customs duty to pay. However, you may need to provide paperwork such as a valued inventory and attestation de non-cession if using a removals company. There are also specific procedures to follow when importing certain items, such as a car.

Moving from outside the EU

If you are moving your main residence from a country outside of the EU (including the UK post-Brexit) to France, then you will typically be able to bring your personal belongings with you without having to pay any additional VAT or customs duties. This applies to furniture, household items, electronics, personal effects, and even your car (although special documentation is needed when importing a car).

However, there are several criteria that you will need to meet:

- » You will need to prove that you have been resident in the previous country for a minimum of 12 months prior to moving to France.
- » You will need to provide proof of

residency in France, such as your 12-month long-stay visa.

- » You must have owned the items in question for more than six months (new items will be subject to VAT and/or customs duties).
- » You will need to supply an itemised and valued inventory detailing all items.
- » The items must be moved within one year of moving to France (items transferred at a later date will not be covered by the VAT/customs waiver).
- » You must agree not to sell any of the items involved for at least one year after bringing them to France.

Note that certain items are prohibited (such as weapons and animal skins or products) or have restrictions (such as alcohol and tobacco).

If you are moving your personal belongings from the UK to France, you will need to provide substantial documentation detailing your residency status and all of the items that you are moving to France. It is absolutely essential that this documentation is compiled prior to travelling - do not expect to arrive in France and sort this out at the border! - and that it is filled out in the correct format with all required documents present.

The importance of this can't be overstressed, and for this reason, we highly recommend enlisting the help of a reputable international removals company. The extra costs involved will likely be well spent in order to ensure that you are successfully able to import your belongings to France, as well as avoid tax and customs duties. Remember that if you don't have the correct documents, you simply will not

be allowed to enter France with your items.

Here are the minimum requirements that you will need to clear French customs:

- » Proof that you lived in the country you are moving from for 12 months prior to moving to France (for example, a property tax or council tax bill or similar).
- » Proof of residence in France (for example, a rental agreement or utility bill from your French property).
- » A completed and dated/signed inventory detailing all items being transferred to France and their second-hand estimated value - 3 copies must be provided.
- » A signed “certificat de non cession” (French customs form).

Choosing a removals company

Unless you plan to arrive in France with minimal luggage, we highly recommend using a reputable removals company to transport your belongings. International removals companies have invaluable experience in packing and transporting a huge variety of items by road, ship, or air freight, providing the best possible chance of your belongings arriving safely and securely. You will be able to insure your items in case of any accidents or damage, and you'll be aware upfront of any required documents or potential customs fees.

Even if you aren't sure about using a removals firm, it's a good idea to call up and ask their advice. Many removals firms offer packages for different budgets, so you might choose to pack your own items to save costs but still benefit from their expertise in preparing the paperwork, or you might have them take care of every detail on your behalf.

Your FrenchEntrée Property & Relocation Advisor can help find a removals firm that best fits your needs.

| Informing your home country

Finally, don't forget to attend to any legal or administrative duties in the country that you are leaving. In the excitement of planning your move, it's easy to overlook these formalities, but this could lead to problems further down the line.

Every country will have different procedures, so be sure to research any additional steps that are required. In most instances, the following will apply: Inform the tax authorities

1. Inform the tax authorities

In most countries, it is a legal requirement to inform the tax authorities if you will be out of the country for more than a full tax year or intend to move permanently overseas. In the UK, for example, you must tell HM Revenue and Customs, who will arrange for any tax refunds or outstanding payments. In the US, you must inform the IRS that you are moving overseas; however, uniquely, US citizens are still legally required to submit an annual tax return even if they

are resident overseas.

It might also be worth visiting an international tax advisor to ensure that you aren't paying any additional taxes and that your move date (if flexible) is coordinated with your tax responsibilities. Being liable to pay French taxes at the same time as paying off outstanding tax bills in your previous country of residence is best avoided if possible.

2. Inform the social security, pension office, and local council/state

You'll also need to inform any other authorities that you are moving overseas. For example, you'll want to inform social security in order to relinquish any mandatory social security contributions (in some countries, you may even opt to keep making voluntary payments, especially if you are considering one day returning to your native country).

In the US, you should follow procedures to end your state residency and (depending on the state) may need to fulfil certain criteria in order to avoid paying state taxes, while in the UK, you might need to contact the local council to cancel council tax. If you currently receive a pension or have been paying into a state or private pension plan, you'll also need to inform your pension provider of your move.

3. Inform your bank and loan providers

Many expats choose to maintain a bank account in their native country, especially if they still have savings, investments, mortgage payments or pension income. However, it's crucial to inform your bank that you will now be a non-resident and ensure that you can continue to access your bank from overseas. You should also inform any loan providers, including student loans,

that you are moving overseas.

4. Re-establish your property as a second home

If you are planning to keep your property in your previous country of residence, you'll need to make sure that you correctly register it as a secondary residence, which may affect any property tax liabilities, and let your home insurance know. You might also want to consider appointing a property maintenance company or rental agency to take care of your property in your absence,

You should also inform utility providers, such as gas or electricity, that you are leaving. You may wish to cancel some utilities entirely, while others may offer preferential tariffs considering your new circumstances.

5. Give notice on any contracts, memberships, or subscriptions

Go through any contracts, memberships, or subscriptions that you won't be using when you move. Give notice on your mobile phone contract (or switch to an international plan if possible), cancel your gym or sports club memberships, and cancel any TV or magazine subscriptions that you'll no longer use.

6. Set up mail forwarding service

Finally, you'll want to notify friends, family, and relevant companies of your new address and, if possible, set up a mail forwarding service to handle any outstanding bills or letters sent to your old address. In the UK, you can apply for mail redirection through the Royal Mail, while in the US, you can complete a change of address form with the US Postal Service - most countries offer some kind of similar service. If you need to maintain a local address, you might even consider setting up a P.O. Box or similar.

Your first year in France

- » Arriving in France
- » Banking & finances
- » Insurance
- » Social security & healthcare
- » Your first tax return
- » Driving licences
- » Settling in

Your first year in France



The big day is here, and all your planning and preparation is finally coming to fruition, but there's still plenty to do once you arrive in France! From an administrative point of view, your first year in France is perhaps the most intensive, and if you're planning to renew your visa, it's really important to make sure you follow the correct procedure and get all of your paperwork in order. Here's a breakdown of the main things you'll need to do during your first year in France.

| Arriving in France

First things first: welcome to France! Pour yourself a celebratory glass of champagne, treat yourself to some freshly baked macarons, and celebrate your arrival in *La Belle France*. Next, it's time to time get to work.

Validate your long-stay visa

If you're arriving in France on a 12-month long-stay visa, one of the first things on your to-do list should be to validate your visa.

You must validate your VLS-TS visa within three months of arriving in France - failure to do so will not only mean that you are unlawfully residing in France, but it also means you won't be able to leave and return to France for the duration of your visa. The validation process can be done online [here](#) from the moment

you arrive in France. You will need to enter the information on your visa and additional personal information, give your date of arrival in France and your French address, and pay the state tax of €200.



OFII medical

Another good reason to validate your visa as soon as possible is that this will kick start the administrative process of becoming resident in France. In most circumstances, the next step will be attending a medical at the OFII (French Office for Immigration and Integration), which is compulsory for most new arrivals in France - you will be asked for this certificate when renewing your visa at the end of the year.

You will be contacted with a date to attend your local OFII and undertake a medical. Note that you may reschedule the date if it's not convenient, but there are often delays in both receiving your first appointment and rescheduling, so it's a good idea to start this process as soon as possible.

This is a routine medical check-up and is nothing to worry about. You'll be screened for certain diseases and be examined by a doctor who will look at your vaccination record, check your height and weight, carry out a chest x-ray, check your eyesight, and take your blood pressure.

The results of the medical will not affect the visa renewal process - instead, this step is designed as part of your integration into France and the French social security system. The medical will take place in French but it's likely that the doctors and nurses will speak some English too, and they should be understanding of your language level.

Make sure to bring all of the forms and documents listed on your appointment notice. It's a good idea to bring any additional documents related to your medical history, from hospitalizations to maternity care.

French integration courses

Along with your OFII medical, you will also be asked to sign a *contrat d'intégration républicaine (CIR)*, which is essentially a pledge to integrate into French culture and society. You may also be asked to attend some state-sponsored French civic courses or seminars designed to aid your integration into France - again, these are mandatory if you wish to continue the process of applying for French residency, and they are offered in several languages, including English.

Make sure that you hold onto your OFII record, your CIR, and any proof of attending civic courses, as these will be required when you apply for your visa renewal, aka your *carte de séjour*.

The OFII officers may also offer advice on other official procedures or requirements, such as exchanging your driving licence or entering the French health system. Be sure to make a note of any requirements to ensure you don't miss out on any steps that might prevent or delay your *carte de séjour* application.

Hold on to paperwork

While we're on the subject of paperwork, it's worth pointing out that, as a new arrival in France, you will likely be receiving a lot of documentation. It's a good idea to hold on to everything from bank statements and utility bills, and especially any contracts or official documents. Traditionally, it was legally required in France to maintain paperwork, including contracts, pay slips, and bank statements, for a minimum of five years, and you could be fined for misplacing a document. Thankfully, since 2020, most official procedures have moved online, and environmental policies have seen many companies move to paperless documentation.

Your first year in France

These days, you'll likely have digital copies of everything, but the sheer amount of required documents can be overwhelming. We recommend getting organised from the start: set up a folder(s) where you file all such documents on your computer and keep a file of any printed documents or statements that you receive. You might even note down the date you received them or the organisation from which they were issued to help you find relevant documents when asked.

Set up your mobile phone

Staying connected is essential these days, and one of your immediate needs upon arriving in France will be to set yourself up with a French phone number. Depending on your situation, this might be something you can do prior to arrival (you will need proof of a French address to do so and a French/EU bank account from which to set up a direct debit), or you may decide to maintain your old phone number or use an international e-sim for a period.

Before arriving, ensure that your smartphone is unlocked and able to be used with a new sim card. Once you're in France, you'll be able to purchase a sim from the provider of your choice. While most locals opt for a mobile phone contract, prepaid sims are also available from some providers, and these might be a good temporary option, although a contract will almost certainly be better value, especially if you need mobile/cellular data or to make international calls.

As in all countries, contract details and prices vary between French mobile phone providers, and you'll find various '*forfaits*' that offer varying amounts of monthly calls, texts and data allowance. You'll also find many packages that combine a mobile phone contract with

TV, landline phone, and wifi.

Expect to pay a monthly subscription fee (*abonnement*), typically payable by direct debit (*prelevement*), and there may also be a one-off connection or setup fee. Take notice of the engagement period of your contract - many contracts require a minimum engagement period of 12 months or sometimes 24 months (after which you can terminate the contract at any time) others are '*sans engagement*', which means there is no minimum engagement period. Many offers include a special price for the first 12 months, after which the subscription will return to the standard fees, so be sure to check both rates.

Some of the most popular providers include Orange, SFR (Societe Francaise du Radiotelephone), Free and Bouygues.

Tip! Connectivity can vary depending on your choice of mobile provider, so it is important to check the network service before you sign up with a particular provider, especially in rural areas where coverage can be slow and spotty. You can find an interactive, searchable map of mobile phone coverage in France [here](#).

| Banking & finances

One of your first tasks after arriving in France will be to set up a French bank account. While French and EU citizens are able to do this online, other foreign citizens will likely need to set up an in-person meeting at the bank to set up their account.

The first thing you'll need to do is choose which bank you want to open an account with. There are several options available in France, from high street banks to internet and international banks.

Choosing a bank

There are several factors to take into account when choosing a French bank and expats managing finances over two or more countries may have different needs from those of the typical French worker. Here are some of the key things to consider:

» **Bank account fees:** The obvious point of comparison is that of bank

is and isn't included in your account fees

Tip! Many banks publish the bank fees of their current accounts online, or your local branch will be able to give you a full list. The French government also runs a bank fee comparison website [here](#) (in French).



fees, both the monthly or quarterly account fees and also any transaction or transfer fees. Look into the fees to set up and maintain a business, savings, or current account; the interest rates on savings; and the charges on transfers and other services. Many banks will charge extra fees for a Credit/Debit card, cheque-book, and paper statements, so ensure you understand exactly what

» **Services:** Check what services are on offer with the bank overdrafts are far less common in France compared to the UK or the US, for example, and may only be available to certain clients. Ask how much the maximum cash withdrawal amount is (many accounts in France offer quite low maximum weekly withdrawals, so it's worth asking if you can increase this) and if there

are cash withdrawal fees outside of the branch. International transfer fees might be a deal breaker for expats with overseas income or savings, and if you spend time hopping between two countries, you should note the fees for drawing out cash or using your card overseas, too. Many banks offer a premium card that includes travel insurance, which is popular with frequent travellers.

- » **Location and branch access:** In rural areas, you may find your banking options limited to those that have the closest regional branches. While accounts can be managed online or over the phone, having a direct point of contact can be helpful, particularly for business owners or those with additional banking needs. Many banks charge withdrawal fees if you are drawing out from a different bank's ATM, and certain services or large withdrawals will only be available in person. You probably don't want to drive an hour into the city just to visit your bank, so it's important to think about this from the outset.
- » **Loans, savings, and insurance options:** Many French banks offer a range of products, from mortgage loans and savings accounts to home, life, and car insurance. It can be beneficial to take these out with the same bank, as many offer competitive rates to current clients.
- » **English-speaking services:** Choosing a bank with English speaking staff or services could be a huge help if you struggle to speak French. Crédit Agricole, for example, operates 'Britline', which provides English speaking banking services to clients resident in both France and the UK & Ireland.

French Banks: Your Options

Some options you may wish to consider include:

High street banks

The main French banks remain the most popular with locals, and most expats will find themselves opening an account with one of them. There are eight French high street banks to choose from, and some of them have now merged.

Crédit Agricole (CA)

BNP Paribas

Société Générale

Crédit Mutuel - also operates the subsidiary bank CIC (Crédit Industriel et Commercial)

La Banque Postale - the banking arm of the French post office.

Caisse d'Epargne (CE) - now part of the 'Groupe BPCE' along with the Banque Populaire

Banque Populaire - now part of the 'Groupe BPCE' along with the Caisse d'Epargne

LCL - now owned by Crédit Agricole

Online Banks in France

In addition to the high street banks, there are now a number of online banks that are

becoming increasingly popular. Often, they offer lower fees and competitive interest rates and can be a strong contender, especially when it comes to savings accounts and mortgage loans. You'll notice that many of the online banks in France actually operate under the main high-street banks. Here are some of the main players:

[Boursorama](#) - the online banking arm of Société Générale

[Monabanq](#)

[Hello](#) - the online banking arm of BNP Paribas

[N26](#)

[Revolut](#)

Opening a bank account

If you've just arrived in France or are opening an account for the first time, you will want to open a '*compte courant*' or current account. It's advisable to make an appointment at your local branch if you want to open an account, as there may not always be someone available if you decide to just drop in. You will typically need to bring:

- » Your passport/ID
- » Your French visa/*carte de séjour*
- » Proof of address (a '*justificatif de domicile*'), such as a utility bill in your name dating from the last three months.
- » You may also be asked to provide details of your income and employment or show your latest French tax return or payslips, depending on your situation.

Tip! If you don't yet have any utility bills as proof of address, ask your bank for an accepted alternative. You may be able to provide a rental contract in your name or a signed attestation from the owner of the house you are living in.

Choosing an account option or '*formule*'

You will likely be offered a choice of packages or '*formules*' which will include various different services. A standard '*formule*' might include a VISA debit card

and access to your bank's online banking application, but you might also opt for a chequebook or various additions such as insurance or international/sepa transfers.

Be sure to check the exact fees and charges you will pay on the account.

French banks can charge fees for everything from cash withdrawals to transfers, and depending on your needs, it may be worth opting for a formule that includes these things at a set rate. However, don't feel pressured to take out the offer presented by your bank it is possible to open a current account in France without all these extras, so don't pay for anything unless you are sure you will use it.

Here are a few questions to ask:

- » How much are the monthly, quarterly, or annual fees?
- » What kind of VISA debit card comes with your account? Will this work internationally? What are the fees for withdrawals or payments in EU or international countries?
- » What are the fees on transfers between French banks, sepa transfers within the eurozone, and international transfers? Are instant transfers available?
- » What are the fees for cash withdrawals (especially if you withdraw from another bank's ATMs), and are there limits on the withdrawal amount or number of withdrawals?
- » Are there any limits on contactless payments (*sans contact*)?
- » How much is a chequebook?
- » What services are available via your

mobile banking app? Can you use online payment services such as Paylib or Apple Pay?

Once you have agreed upon the account option and formule, and provided all the necessary documents, you will then complete the mandat (bank application form) and, finally, sign the contract (convention de compte). There is often a minimal deposit amount to open the account, so you will need to pay this along with any set-up fees.

After signing the contract, you should be presented with a full list of the fees and tariffs associated with your account. Your account is now open and your bank card, pin code, and chequebook (if applicable) will then be sent to you by post.

Opening a Joint Account in France

In France, it's generally easy to open an account in joint names (for a married, PACSed, or cohabiting couple). Both parties will need to provide the above listed documents, and you will also be asked for a copy of your marriage or PACS certificate if applicable.

Take care over the wording on a joint account. An account listed as M. et Mme. Blackwood (Mr and Mrs Blackwood) is different from an account named M. ou Mme. Blackwood (Mr or Mrs Blackwood). The former account would require the

signatures of both parties on a transaction, while the latter means either party can sign for or withdraw funds from the account without the consent of the other.



Opening a Business Account or Compte Pro

Opening a business account is a slightly different process from opening a personal account. These accounts must be opened in person, and you should expect to be assigned an account advisor or '*conseiller professionnel*' for your account. Along with the above mentioned documents, expect to be asked for your SIREN/SIRET (your business registration number) and any related documents for your business or auto entrepreneur status.

You should expect to answer numerous questions about your business and projected turnover, and may also need to present a business plan, especially if you are seeking any kind of financing or require services such as an overdraft.

Opening a bank account as an American in France

Not all French banks allow US citizens to open an account, and the first difficulty that Americans often run into is finding a bank. This is because French banks are bound by the FATCA or Foreign Account Tax Compliance Act, meaning that if they open a bank account for a US citizen in France, then they must declare this to the Internal Revenue Service (IRS) in the United States and report back to them regarding the account activity for tax purposes. As this requires a substantial amount of additional paperwork and legal responsibility, many banks find it easier simply to not open an account for a US citizen.

Each French bank has different eligibility criteria for foreign account holders, and this is often left to the discretion of the branch itself, making it difficult to provide a definitive list of banks that cater for Americans. Just because you know of an American friend who successfully opened an account with, say, Crédit Agricole in Paris, does not mean that your local

Crédit Agricole in the Dordogne will also agree to open an account for you.

What to do if your French bank account application is refused

Thankfully, Americans struggling to open a bank account in France do have some legal recourse. If you are resident in France and have the relevant long stay visa or residency card to prove it, then you have a right to open a bank account in France. This is known as the '*droit au compte bancaire*', and it means that anyone who has been refused a bank account in France can write to the Banque de France and appeal.

Previously, this required a formal '*lettre de refus*'

(refusal letter) from the bank in question (which, as many Americans testified, often proved hard to acquire), but thankfully, the process has recently changed to allow a tacit refusal.

If you have been refused an account at a French bank, you should first ask the bank for a '*lettre de refus*'. If they won't provide you with one, you should write to the bank requesting to open an account and either send this to the bank branch by registered post (with a receipt slip) or hand it in at the bank in person and ask for a '*récépissé de dépôt en main propre*' (receipt of delivery). If you have no response within 15 days, you can use this receipt as proof of a refusal.

Take your receipt or refusal letter with you, along with your passport and proof of residence, to your local Banque de France office and ask for a '*droit au compte*' application. Once you have submitted your application it may take several days to process, but you will be issued a letter with a designated bank. This bank will be required by law to open an account for you. The downside of this system is that you won't get a choice over the bank you are assigned to, so it pays to shop around first and use this option only as a last resort.

| Social security & healthcare

Every French resident should have a social security number (*numéro de sécurité sociale*), and it is this number that provides access to the social security system. Social security numbers are issued automatically to all French citizens at birth. Foreign workers, expats, and retirees in France, however, will need to apply for a social security number upon arrival in France.

This is done by registering for France's state health service, known as *L'Assurance Maladie*, and anyone who has been legally resident in France for three months or more is eligible. There are different pathways to joining the health service depending on whether you are working, self-employed, or retired, but typically, applications are made to your local *Caisse Primaire d'Assurance Maladie* (CPAM).

The benefits of becoming a French citizen

Taking French Citizenship means becoming naturalised and, therefore, becoming a French citizen. The benefits of becoming a French national mean that you will then be afforded all the same rights as a French citizen. French citizenship offers full security of being able to live and work in France regardless of whether your circumstances change, and it can only be revoked in very extreme cases (such as committing a terrorist act). As a French citizen, you will also be able to pass this citizenship on to your children. Just like French citizens, you will have the right to vote in local parliament and presidential elections or stand for office you could even run for president if you wanted to!

Finally, becoming a French citizen also means becoming an EU citizen, granting the right to freedom of movement within the EU. You may also travel or even live outside of France for long periods without losing the right to residency in France. After all, as a French citizen, France will always be your home!

Joining the French Healthcare System: Applying for Your Carte Vitale

Once you've been in France for more than three months, you can apply to join the French healthcare system. You'll find the application form, which is called a "*Demande d'ouverture des droits à l'assurance maladie*", on the main health service website, [Ameli](#) (type it in the search box if you can't find it). Print off the form, fill it in, and either post it to your local *Caisse Primaire d'Assurance Maladie* (CPAM for short) or make an appointment to deliver it personally.

You'll need to include several supporting documents, including:

- » proof of residency



- » a certified translation by an accredited professional translator of your birth certificate and marriage certificate, if relevant.
- » proof that you have been living in France for more than three months, e.g., three consecutive rent receipts or utility bills.
- » your bank RIB (the document with your bank details).
- » If you are a salaried employee, you should also include your most recent payslip and confirmation, such as your employment contract.

It may take several weeks before you

receive any correspondence, so like all official procedures in France it's recommended that you start the process as soon as possible. Initially, you should receive a letter or email with a temporary social security number. You can use this number to register with a doctor.

Eventually, you will receive your permanent number, and once you do, you can open an online account on Ameli (you'll need to ring the CPAM and obtain the code that will enable you to set up your account). From your online account, you can then order your Carte Vitale, the green card that you'll need to present

Tip! ! If you need to visit a doctor before you've received your Carte Vitale, you can ask for a *feuille de soin* (receipt) which will allow you to claim back your costs from the CPAM.

Registering with a GP

Once you have received your temporary social security number, you can register with a GP/Primary care physician, known as a *médecin traitant*. To qualify for reimbursements from France's state healthcare system, you must be registered with a *médecin traitant* and present your carte vitale.

You can choose any *médecin conventionné* (doctor affiliated with the health service), and the medical booking website, [Doctolib](#), is a good place to search for one in your area. If you specifically want a doctor who speaks some English, it might be worth asking expat groups for recommendations or using the language search function on Doctolib. Note that there are GP shortages in rural areas, so not all practices will take new patients, you may need to enquire at multiple GPs before you find one.



Choosing a Mutuelle in France

Most people in France also take out a *mutuelle*, a top-up health insurance policy that covers the percentage of your costs not covered by the State. This shouldn't be confused with private health insurance - *mutuelles* are non-profit organisations regulated by the state and serve as a complementary health insurance. The basic rule of thumb is that the state reimburses 70% of health costs, and the patient is liable for the other 30%. *Mutuelles* covers the 30% that the state does not cover, as well as covering all or part, of other non-essential treatments.

All salaried workers in France are legally required to have a *mutuelle* health insurance, of which a minimum of 50% is payable by your employer (although many jobs include full health coverage and even family plans). Self employed workers may also find they are required to take out top-up insurance it's a legal requirement for becoming a micro entrepreneur or setting up a business. If you are not working in France, you may choose not to take out a *mutuelle*, but if you have particular health conditions, regularly see a doctor, or just want to protect yourself in the event of an accident or illness, it is highly recommended.

Unemployed people may be eligible for 100% reimbursement from the state by registering for the PUMA (Protection Universelle Maladie).

You usually pay a monthly fee for a *mutuelle*, which varies greatly depending on the level of coverage you'd like. However, they are generally very affordable, depending on the level of coverage you require, and are not comparable to private health insurance costs. *Mutuelles* are also not allowed to refuse coverage based on pre-existing health conditions.

Mutuelles de santé can only be offered by *mutuelle* health insurers (*les mutuelles de santé*), which are non-profit cooperative insurance bodies owned by their policyholders.

There are many different *mutuelles* available, and it is a competitive market, so it's a good idea to shop around and find the best one for your individual needs.

The most important things to consider when choosing a *mutuelle* are:

- » The policies available and coverage you receive (more about that below): these can vary greatly between insurers, so be sure you understand exactly what is and isn't covered. Pay attention to "extras" like optical or dental care.
- » The cost of the policy: again, these will vary depending on the insurer and the policy you choose.
- » Which medical establishments accept the *mutuelle*: not all establishments accept all *mutuelles*, which can be very frustrating, so it's worth doing a bit of extra research.

Some of the most popular *mutuelles*, which tend to be accepted by most establishments, are the following, but this is by no means a definitive list:

- | | |
|-------------------------------------|-------------------------------------|
| » MGEN | » Harmonie Mutuelle |
| » Mutualia | » MNT |
| » Mutuelle Générale | » Previfrance |
| » Unéo | |

Your FrenchEntrée Property & Relocation Advisor can help find a mutuelle health insurance provider that best fits your needs.

| Your first tax return

If you're moving to France, it is **your legal responsibility to file a tax return each year**, and you must declare all your worldwide income (even if taxes are not due in France). However, depending on when you move and your work situation, you may find that you don't need to pay taxes in France for more than a year after arrival. In France, the tax year runs from January to December in line with the calendar year, and income is declared the following year - for example, income earned/received in 2025 will be declared on your 2026 tax return.

This means that if you move to France, you won't need to file a tax return until the following year. So, if you moved to France in 2025, you would file your first tax return in 2026. It is possible, therefore, that if you moved to France in January 2024, you wouldn't need to file a tax return until May 2026, almost one and a half years later.

Paying your taxes

Note that this doesn't mean you won't need to pay any taxes in France until you file your first tax declaration! Most employees in France are subject to the PAYE (pay as you earn) tax system, meaning that your income tax and social security contributions will be automatically deducted from your wages each month. Most business owners and freelancers under the micro-entrepreneur regime will file monthly or quarterly declarations and pay their income tax and social security contributions throughout the year.

Calculations will be estimated depending on your salary and situation, so you may find that you pay slightly more or less tax in that first year. You will still file a tax return the following year, at which point you will be able to claim back any overpaid taxes or balance your account in the case of owing additional taxes.

Filing your first tax return

All new residents are obliged to file their first tax return as a paper return (Cerfa no. 2042 + annexes), which you can download from the impots.gouv.fr web-

site once they are released (annually in April) or request from your local *centre d'impôts*.

In preparation for this, it's a good idea to familiarise yourself with the tax deadlines for your French department - these

change slightly each year, but generally, tax declarations are released during the first week of April, and deadlines fall between May and early June. The deadline for submitting paper forms is always the first deadline, so you will only have about a month to submit your tax return.

Remember! It is your legal responsibility to submit your tax return. As a new resident, you will not be sent a tax declaration form or reminder, and you will not receive a tax number automatically.

It's also a good idea to get some help with your first tax return, whether that's working with a French tax advisor or expert-comptable (a tax accountant) or asking for help at your local tax office.

Tip! Locate your local tax office before it comes time to file your first tax return - use the interactive map [here](#) or ask at your local mairie for details.

Each department has its own *centre des finances publiques* or *centre d'impôts*, and this should be your first port of call if you have any questions or concerns regarding your tax declaration. Many centres allow drop-ins, but some may require appointments (especially for business taxes or other specific areas of expertise), so check the listed details and opening hours, or call ahead to check if unsure (especially if you have a greater distance to travel).

They should be able to answer most questions regarding French taxes and tax returns. However, this isn't the place to receive personal tax or financial planning advice - they are only there to advise you of your tax responsibilities and help you with the formalities of filling in your return. They also are unlikely to be aware of any issues relating to your international tax rights and responsibilities.

Note that in France, each household submits a single tax return, meaning that if you are married or in a PACS (civil partnership) with your partner, you will file a joint tax return. Both of your incomes



will be considered when calculating your tax liabilities, and this will be divided by the total number of 'parts' in your household. This is known as the '*foyer fiscal*'

in France, which is your fiscal household or taxable household. (For more on how this works, consult our Complete Guide to French Tax).

You must declare all of your worldwide income on your French tax return, including professional income, pensions, rental income, investment income, and any other form of income. You must also declare all bank accounts, life insurance policies, and digital assets opened, held, used or closed abroad during the year - fines apply for failing to disclose these.

Both of these rules apply even if you do not have any taxes to pay and even if the bank account itself has a balance of zero.

Setting up your online tax account

As a new resident, you won't typically be issued a tax number - known as a *numéro fiscal* in France until you complete your first tax return. Once you have received a tax number, you can set up your online tax account at impots.gouv.fr

and file your tax returns online from then on (see [here](#) for more details).

Your '*numéro fiscal*' (tax number) or *numéro d'identification fiscale* (NIF) is a unique 13-digit number used to identify you as a French taxpayer. Each number is unique to the taxpayer, but it will always start with a 0, 1, 2, or 3. Having a *numéro fiscal* is mandatory for all individuals with tax obligations in France, which includes everyone resident in France, French property owners, and everyone who receives any income in France, whether from work, rental, investments, a French pension, etc.

With your *numéro fiscal*, you can set up an online tax account at www.impots.gouv.fr/ from which you can file your annual French tax return and access and pay your French tax bills, including income tax, property taxes, and IFI wealth tax.

Note that in France, every individual will have a *numéro fiscal*. Even though a married couple will file a joint tax return for their household, each person will still have their own unique tax number.

Your FrenchEntrée Property & Relocation Advisor can help find a French tax advisor that best fits your needs.

Insurance

In addition to healthcare insurance, there are some other insurance policies that are legally required in France, depending on your situation.

Home Insurance

All homeowners in France must have civil liability insurance (*responsabilité civile propriétaire*), which is the most basic form of home insurance. This third-party insurance covers you for damage or injury to a neighbour or neighbouring property caused by an accidental, negligent, or unforeseen event (for example, a fallen tree or a water leak).

A more comprehensive home insurance policy is also a legal requirement for all renters (expect to be asked for proof when you sign the rental agreement) and homeowners using a French mortgage (expect to be asked for proof before signing your mortgage loan agreement).

Car Insurance

In France, all land motor vehicles in circulation must be insured with a minimum of third-party insurance (au tiers or la garantie responsabilité civile) even if they are not in use. This includes cars, motorcycles, tractors, ridden mowers, and quad bikes. Caravans and trailers must also be insured, with the exception of caravans that are permanently installed on private land (however, these must then be covered by Civil Liability Insurance, the same as any other property). Caravans and trailers under 750kg can be included on your car insurance policy, while anything heavier must have its own separate insurance policy.

While third-party coverage is the minimum requirement, it's recommended to take out a Third-party, Fire and Theft (au tiers illimité, formule Médiane or tiers complet), or Fully Comprehensive (tous risques) policy. Car insurance policies often include breakdown services and vehicle replacement services.

School Insurance

All children attending school in France must have what's known as 'school insurance'. This is another third-party liability insurance that covers your child for any damage caused by them to school property or other people. An attestation d'assurance scolaire (certificate of School Insurance) will need to be presented upon registration of your child in a French school.

Business Insurance

Depending on the nature of your business and business status, you may find there are certain insurance policies that are legally required to cover your business, employees, or customers. The best way to find out about these is to visit your local Chambre de Commerce they will be best placed to advise you on the legal requirements and responsibilities pertaining to your specific business.

Sports and Activities Insurance

Many gyms, sports clubs and group activities in France require a minimum insurance to take part. Generally, these insurances are included as part of your inscription fees or licence fees and will be provided by the relevant association. For example, if you wish to take horse riding lessons at an ecurie (stable), all riders must pay an annual fee for an FFE licence issued by the FFE (Fédération Française d'Equitation), which includes insurance coverage for your chosen activities. If you wish to take part in official competitions, you may need to upgrade this to a competition licence, which will also insure you during competitions.

Construction insurance

It is mandatory for major construction works carried out on your property to have a decennial cover called dommages ouvrage; builders are equally required to be covered by insurance affording a 10-year guarantee.

Your FrenchEntrée Property & Relocation Advisor can help find French insurance companies that best fits your needs.

| Driving licences

If you are moving to France, you may need to exchange your licence for a French one, and if required, this should be done within 12 months of arrival.

EU-Issued Driving Licences

If your licence was issued in the EU or EEA, you are not required to exchange your licence for a French one. An exception to this may be if you have picked up points on your licence (e.g. a speeding fine or other offence) - in this instance, you may be asked to exchange your licence in order for the relevant points to be deducted from your licence.

British and Northern Ireland-Issued Driving Licences

Those with a British or NI-issued driving

licence that was issued before January 1st, 2021, are not required to exchange their licence until the licence or photocard expires. You can apply for a new licence within six months of the expiry date of either the licence or photocard (whichever is first).

If you have a British or NI licence issued after January 1st, 2021, this is not covered by the reciprocal agreement, and you must exchange your licence for a French one within one year of becoming resident in France.

Other non-EU Issued Driving Licences

If your licence was issued by a country outside of the EU, including the United States, Canada, Australia, and New Zealand, you must exchange your licence for

a French one within one year of becoming resident in France. Whether or not you can exchange your licence or need to retake your driving test in France depends on the country, and sometimes state, in which your licence was issued (more on this below).

Countries with a Reciprocal Agreement (including Australia/ New Zealand)

For those with licences issued by a country with a reciprocal agreement in place, it is possible to exchange



your driving licence for a French one. This is a relatively straightforward process (although expect a fair amount of paperwork - this is France, after all!), and most of it can be done online - see below.

United States and Canada-Issued Driving Licences

Licences issued in the United States and Canada are also dependent upon the state in which the licence was issued. Currently, the only US states with reciprocal agreements in place are Delaware, Maryland, Ohio, Pennsylvania, Virginia, South Carolina, Massachusetts, New Hampshire, Illinois, Iowa, Michigan, Wisconsin, Arkansas, Oklahoma, Texas, Colorado, Florida, and Connecticut.

Exchanges for motorbike licences (Permis A) are further limited to Pennsylvania, Florida, and Connecticut, and other licences depend upon the individual agreements.

Currently, the only Canadian states with reciprocal agreements in place are Prince Edward Island, New Brunswick, Newfoundland and Labrador, Québec, Manitoba, Ontario, Alberta, and British Columbia. These exchanges are for Permis B (standard vehicle) licences only - different rules apply for heavy vehicle and/or trailer licences.

Countries without a Reciprocal Agreement (including some US and Canada states)

For those with a driving licence issued in a country or US or Canadian state which doesn't have a reciprocal agreement in place, the situation is vastly more complicated. Once you move to France, your driving licence will be valid for one year only - after this period, you will no longer be able to legally drive in France on your current licence and risk a court summons and/or fines if you do so.

If you wish to continue driving in France, the only option available is to take a French driving test and apply for a French driving licence.



How to apply for a French driving licence

You can make your application via the ANTS website (<https://ants.gouv.fr>) - click '*échanger un permis étranger pour un permis français*'. You will need to provide the following documents, and the entire process can take several months:

- » Passport or National Identity Card
- » Proof of address less than six months old (e.g. an electricity bill)
- » A full, recent copy of your birth certificate
- » Your current driving licence OR an official declaration of loss (in the instance of a lost licence) OR an official police report (in the instance of a licence theft)
- » Your French Carte de Séjour (residency permit) OR equivalent
- » United States and Canada-Issued Driving Licences

| Applying for your Carte de Séjour

As you near the end of your first year in France, you can apply online for your first *carte de séjour* or residency card. Note that you can't "renew" your visa in France; after your first long-stay visa, your "renewal" is the application for the *carte de séjour*.

The request for your first *carte de séjour* can be submitted no sooner than four months before the expiry of your long-stay visa and no later than two months before. Delays are common, so it's highly recommended to begin this as soon as possible and give yourself the full four months.

Warning! If your long-stay visa expires before you've applied, you will incur an extra fee of €180 (on top of the standard application fees), as well as risk being refused for overstaying your visa.

Remember that you must have completed the aforementioned OFII medical and any mandatory civic courses to qualify. You should also be able to show that you have registered with France's social security system.

Your FrenchEntrée Property & Relocation Advisor can help find a French immigration lawyer or visa advisor that best fits your needs.

| Settling In

There are so many legal and administrative steps to be carried out during the first year in France that it can feel over-whelming, but don't forget that this is also an exciting time. Embarking on the adventure of moving to a new country will be an experience you'll never forget, complete with memorable moments, re-warding challenges, and plenty of opportunities to learn and grow.

However, it would be remiss to also recognise that such a huge change may also come with some difficult moments. It's completely normal to feel homesick, to experience culture shock, to struggle making yourself understood in a new language, or even to have moments where you question if you made a big mistake in moving. We're not saying this to put you off or scare you - we simply want to prepare you for the inevitable ups and

downs that will come during your first year as you settle into your new life in France.

The best advice is to both come armed with an action plan but also to be kind to yourself and give yourself the time to adjust. For example, during that first year, the more time and effort you make to build new social connections, get involved in community events and activities, and attend language classes, the quicker that you will start to enjoy your new French lifestyle. But at the same time, don't try to do too much or expect everything to click into place immediately. It's just as important to take some time to relax, unwind, and reflect on all the new experiences that you're having. Be patient and remind yourself that it may take time before you truly feel at home here and that's perfectly ok.

Embrace French culture and try to add little moments into your daily routine that remind you of all the advantages of your new life. That might be walking to the boulangerie each morning to purchase a fresh baguette, shopping with the locals at the village market, or enjoying your morning coffee at a terrace café. These daily habits will help to ground you, and as you become a familiar face to local shopkeepers, you'll soon start feeling more like a part of the community.

Whether you're moving alone, as a couple, or with your entire family, it can still feel lonely being an expat for the first time. It can be helpful to reach out to expat groups (most areas have Facebook

groups or similar where English speakers can connect) where you can share your experiences with other English speakers who understand what you're going through. While calling friends and family back home can be reassuring, they may not fully understand the mix of emotions you're feeling if they have never been through it themselves.

Finally, if you're finding aspects of the move stressful, for example, the seemingly relentless paperwork or the complicated administrative procedures that France is known for, remember that you don't have to do everything yourself! As a FrenchEntrée Member, we're here to help every step of the way.



Your Moving to France Checklist

» How being a
FrenchEntrée+ or VIP
Member can help

Your Moving to France Checklist



As we mentioned at the beginning of this guide, one of the trickiest aspects of moving to France is timing all the different processes and procedures. You can apply for a French long-stay visa a **maximum of three months prior to your arrival date in France**, but we suggest that you start planning **six to 12 months in advance** to give yourself plenty of time.

To complete our Complete Guide to Moving to France, we've put together a comprehensive checklist taking you from the planning phase through to your first year in France

Six to 12 months before moving

- » Gather documents - the paperwork required for a French visa can be extensive, so we recommend giving yourself as much time as possible to get everything together.
- » Get your finances in order - when it comes to purchasing in France or applying for a French visa, you will need to show liquid assets or steady income to cover

the “sufficient funds” requirement. This is the time to move money into a savings account, pay off any outstanding debts, or free up any capital to ensure that you can present the required proof of funds.

- » Organise your private healthcare insurance: this is one of the documents you will need for your visa, so you'll need to have it ready to go. Leave yourself enough time to shop around for the best quote.
- » Set up consultations with international tax, wealth management, legal, or estate planning advisors to take advice on your personal situation.
- » Look into options for receiving your pension overseas.
- » Contact a removals company and get a quote.
- » Have a clear out! If you are moving out of your home at the same time as relocating to France, this is the time to start sorting out what you do and don't want to take with you. Decide on which belongings you will take with you, and sell or gift any items you no longer need.
- » Sign up for French classes or download a language-learning app so you can start practising.

Three months prior to moving

- » File your visa application online and set a date for your interview at the visa centre
- » Attend your visa interview with all the required documents.
- » Apply for your S1 form (British retirees only).

One month prior to moving

- » Inform the tax authorities in your current country of residence that you are moving to France.
- » Inform your social security, pension office, or local council/state in your current country of residence that you are moving to France.
- » Inform your bank or loan providers that you are moving and provide them with a contact address.
- » Cancel any utilities, contracts, memberships, and subscriptions - remember to check if there is a notice period that you need to respect.
- » Set up a mail-forwarding service.
- » Pack and prepare your belongings for moving day.

When you arrive in France

- » Validate your long stay visa online - make sure you do this within three months to avoid a fine.
- » Set up utilities at your home, such as electricity, gas, or wifi.

- » Set up a French mobile phone number and contract.
- » Pay a visit to your local Mairie - they will be able to help you with any initial questions about life in your commune, from legal responsibilities to local community events.
- » Open a French bank account
- » Take out any required French insurance contracts, such as home or car insurance.
- » Start the procedure to set up your business in France and apply for your SIREN/SIRET number

In your first year of arrival in France

- » Attend your OFII medical and keep hold of your certificate for your carte de séjour application.
- » Attend any French integration courses required for your carte de séjour application.
- » After three months of residence in France, begin the process of registering for France's state health service, L'Assurance Maladie.
- » Once you have received your temporary social security number, register with a GP or médecin traitant
- » Once you have received your permanent social security number, open your online account with Ameli.
- » Consider taking out a mutuelle health insurance.
- » Exchange your foreign licence for a French driving licence within 12 months of arriving in France if there is a reciprocal deal in place.
- » File your first French tax return.
- » Apply for your carte de séjour residency card a maximum of four months before the expiry of your long stay visa.
- » Join clubs or activities to meet locals and reach out to expat groups for support when needed.





| How being a FrenchEntrée+ or VIP Member can help

As an Entrée+ Member, your dedicated Property & Relocation Advisor will put together a personalised RoadMap detailing all the steps that you need to take to make your dream of moving to France a reality.

Not only that, but they can recommend professional advisors and specialists to handle all of your additional needs, whether that's international tax advice, estate planning, or a French immigration lawyer.

If you want even more of a helping hand, get in touch about our VIP member service, and we'll put together a custom-made quote covering everything that you need to make your move to France a breeze.

