



Returning to Guatemala

The Complete 2026 Master Checklist for Diaspora Returnees

From a native Guatemalan • Verified May 2026 • livingguatemala.com

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1. Documents & Apostille Requirements

Before you leave the U.S., apostille and translate these documents — many Guatemalan processes will require them. Guatemala has been a Hague Apostille Convention member since 2017.

- ❑ **Birth certificate (yours + each dependent)** — Apostilled by U.S. Department of State or relevant state. Spanish translation by certified translator (in GT or US).
- ❑ **Marriage certificate** — If applicable. Same apostille + translation requirement.
- ❑ **Criminal background check (FBI)** — For residency applications. Get apostilled within 6 months of intended use.
- ❑ **U.S. degree or transcripts** — For MINEDUC homologation (foreign degree recognition). Apostille + translation. Cost: Q150-500 + process 3-6 months.
- ❑ **U.S. driver's license + driving record** — Useful for GT license conversion (some categories allow direct conversion within 1 year).
- ❑ **U.S. tax returns last 3 years** — Useful for proving income for rentista/pensionado residency.

⚠ **Important:** If you have a Guatemalan passport already, you don't need a visa to enter. If you're a U.S. citizen of Guatemalan origin who never claimed your Guatemalan citizenship (*jus sanguinis*), see section 7 — the path is straightforward and worth completing before move.

2. U.S. Tax Obligations as an Expat

This is the topic most returnees underestimate. U.S. citizens and green card holders **MUST** file U.S. taxes regardless of where they live.

What you **MUST** file annually:

- **Form 1040** (U.S. tax return) — by April 15, or June 15 if abroad. Extension to October 15 available.
- **FBAR (FinCEN Form 114)** — Required if you have more than \$10,000 (aggregate) in foreign accounts at any point during the year. Penalties: up to \$13,508 per violation (non-willful) or 50% of account balance (willful).
- **Form 8938 (FATCA)** — If aggregate foreign accounts exceed \$50,000 at year-end OR \$75,000 anytime during year (single filer, lower for joint filers in U.S.).

Tax-saving tools:

- **Foreign Earned Income Exclusion (FEIE) — Form 2555:** Exclude up to \$130,000 (2026 amount) of foreign earned income if you qualify via Physical Presence Test (330 days abroad in 12 months) or Bona Fide Residence Test.
- **Foreign Tax Credit (FTC) — Form 1116:** Credit U.S. taxes for income taxes paid to Guatemala. Useful if you exceed FEIE.
- **Housing exclusion:** Additional ~\$21,000 (2026) for foreign housing costs above base.

⚠ **Gotcha:** Self-employment tax (Social Security/Medicare = 15.3%) is NOT eliminated by FEIE. Guatemala does NOT have a totalization agreement with the U.S., so you may pay both U.S. and GT social security on self-employment income.

Guatemala-side tax:

Guatemala uses a **territorial tax system**: only income earned IN Guatemala is taxed. U.S. Social Security, pensions, investment income, and remote U.S. employment paid into U.S. accounts are generally NOT taxable in Guatemala. Confirm with a GT tax accountant before deciding.

3. Healthcare Transition (Medicare Reality + GT Options)

⚠ Critical: Medicare does NOT cover services in Guatemala except in 3 narrow exceptions (emergency on US territory cruise, US-territory hospital nearest in emergency, Canada transit). DO NOT assume Medicare follows you abroad.

Decisions to make BEFORE you leave:

- **Keep paying Part B?** YES, strongly recommended. Premium ~\$185/mo (2026). If you cancel and return to US later, you face 10% per-year late-enrollment penalty for life. The premium is small insurance for your option to return.
- **Drop Part D?** Possibly. Doesn't cover meds abroad. Can re-enroll without penalty if you maintain "creditable coverage" via expat insurance.
- **Cancel Medigap?** Yes if you have separate expat coverage. Medigap only covers up to \$50K of emergency abroad travel, first 60 days only.

Guatemala healthcare options for U.S. returnees:

Option	Cost	Best For
IGSS (public, voluntary affiliate)	~Q400-1,500/mo	Returnees with GT residency working/self-employed
Private out-of-pocket (Centro Medico, Herrera Llerandi, HUE)	\$30-80 consult, surgery 70-90% less than USA	Healthy returnees with savings
GT private insurance (BUPA, PanAmLife, BMI)	\$50-200/mo single, \$150-500 family	Mid-career returnees
International expat insurance (Cigna Global, GeoBlue, IMG)	\$1,000-3,500/yr	High net worth, frequent USA travel, premium care

4. Vehicle Import from USA (Menaje de Casa)


The **menaje de casa** exoneration allows one-time tax-free import of household goods AND ONE vehicle for returning Guatemalan nationals who lived abroad 2+ years. This can save thousands in import duties.

Vehicle import requirements:

- Must have been residing abroad continuously for 2+ years
- Vehicle must be in your name for 6+ months before import
- One vehicle per person/family (per their definition)
- Apply via MINEX consulate BEFORE moving + via SAT when arriving
- Must use within 6 months of arrival in GT

Costs avoided (typical for \$20K vehicle):

- IPRIMA (import tax): saves \$3,000-6,000
- IVA (12%): saves \$2,400
- Customs broker fees: still pay (~\$200-500)
- Plates + RTU registration: still pay (~Q1,000-2,000)

 **Timing:** Start menaje paperwork at your nearest GT consulate at least 60 days before move. Process takes 4-12 weeks depending on consulate.

5. Keeping U.S. Bank Accounts While Abroad

Most U.S. banks allow you to keep accounts while living abroad, but with caveats.

Best practices:

- **Keep a U.S. address:** Mail forwarding service like Earth Class Mail, USA2Me, or a family member's address. Many banks freeze accounts if they detect you moved abroad permanently.
- **Use Charles Schwab International Checking:** No foreign ATM fees, reimburses any ATM operator fees worldwide. Best account for U.S. expats.
- **Or Capital One 360:** Also no foreign transaction fees, free ATM access.
- **Avoid Bank of America for international:** They often freeze accounts when they detect international logins.
- **Maintain U.S. credit card:** For credit score continuity + cards with no foreign transaction fees (Chase Sapphire, Capital One Venture, etc.)

Money transfer strategy:

Method	Best For	Cost
Wise (mid-market rate)	Transfers \$300+, bank deposit	\$0.50-2.50 per \$100
Remitly Express	Cash pickup, emergencies, small amounts	\$0-4 per \$100
Schwab ATM	Cash withdrawal in Q	Free, no spread
Western Union	Cash pickup, rural areas	\$5-15 per \$100 (worst rate)

6. Receiving U.S. Social Security in Guatemala

U.S. citizens can receive Social Security retirement, disability, and survivors benefits while living in Guatemala without restriction.

Three payment methods:

- **Direct deposit to U.S. bank account (RECOMMENDED):** No fees, fastest, no currency conversion. Use Schwab or similar fee-free account, withdraw in GT via ATM.
- **International direct deposit to GT bank in Quetzales:** Possible at some GT banks (BAM, BI, Banrural) but introduces conversion spreads (~2-4%). Less attractive.
- **Treasury check by mail to GT address:** Slow (2-4 weeks), risk of mail loss. Avoid.

Tax considerations:

- **U.S. side:** Up to 85% of Social Security can be taxable depending on combined income (under Section 86 of IRC). File Form 1040 annually.
- **Guatemala side:** Generally NOT taxed if paid into U.S. bank account (Guatemala's territorial system). Verify with GT accountant if direct-deposit to GT bank could trigger GT taxation.

Annual obligations from abroad:

- Complete **Foreign Enforcement Questionnaire SSA-7162** yearly (mailed to you).
- Report: change of address, marriage, divorce, dependent changes, return to work.

7. Bringing U.S.-Born Children (Citizenship + Schools)

The fundamental rule:

Children born outside Guatemala to at least one Guatemalan parent ARE automatically Guatemalan citizens at birth (jus sanguinis — Constitución Art. 144 + Decreto Ley 1613). Citizenship is automatic, but REGISTRATION is required to obtain DPI, passport, and exercise civil rights.

Where to register (your child's GT citizenship):

- **Best option: GT consulate in the U.S. before moving** — Cleaner paperwork while you have U.S. apostille resources.
- **Alternative: RENAP in Guatemala after moving** — More complex if documents weren't apostilled properly.

Documents required at consulate:

- Child's U.S. birth certificate (long form with parent names) — APOSTILLED
- Spanish translation by certified translator
- Parent's GT DPI or passport
- Parent's GT birth certificate if not yet in RENAP system
- Parent's marriage certificate if applicable (apostilled + translated)
- Child's passport photos
- Fee: ~\$40-65 USD (covers inscription + birth certificate + first DPI)

Processing timeline:

- Inscription + GT birth certificate: 8-16 weeks
- First DPI (children's DPI at age 7, adult DPI at 18): 4-8 weeks after registration

School enrollment after move:

- **Public schools (free):** Apply directly at chosen school Jan-Feb. Requires GT birth certificate + vaccination record + photos + parent DPI.
- **International schools in GT City:** American School (CAG), Colegio Maya, El Roble, Interamericano. Tuition Q40,000-100,000/year. Apply November for next school year.
- **Foreign-degree homologation:** For high school transcripts → MINEDUC homologation process. Cost Q150-500, 3-6 months.

8. Buying Property as a U.S.-Guatemalan

The big advantage you have:

U.S. citizens of Guatemalan origin who hold GT nationality can buy ANY property without restrictions — including coastal/border zones that are off-limits to true foreigners. This is a significant advantage if you're planning beach or border property.

For pure foreigners (non-GT citizens):

- **Most areas open:** Buy directly in any non-restricted zone.
- **Restricted zone #1 (borders):** 15 km strip along borders with Mexico/El Salvador/Honduras/Belize — can't own directly. Can lease via 99-year arrangements or buy via GT corporation.
- **Restricted zone #2 (coast):** 3 km strip along Pacific and Caribbean — same rules.
- **GT corporation workaround:** Set up an S.A. or S.R.L. (cost Q5,000-15,000 + annual maintenance), corporation holds title. Common strategy for foreign retirees.

Before buying ANY property:

- **Title search at RGP** (Registro General de la Propiedad): Verify ownership chain, no liens, no informal possession claims. Many GT properties have title issues — informal ownership, missing inscriptions, ejidal claims.
- **Hire a real estate lawyer:** Q5,000-25,000 depending on transaction complexity. Worth every quetzal.
- **Verify catastro (cadastral) records** match the title.

Transaction costs (typical):

- Notary fees: 3-7% of value
- IUSI transfer tax: 1-3% of value
- RGP registration: Q500-2,000
- Legal review: Q5,000-25,000
- Total typical closing costs: 5-10% of property value

9. 30/60/90-Day Pre-Move Checklist

90 days before move:

- Begin GT citizenship registration for any U.S.-born children
- Start menaje de casa application at GT consulate
- Apostille all major documents (birth, marriage, FBI background)
- Get U.S. driving record certified
- Consult expat tax attorney on FBAR/FATCA setup
- Notify U.S. employer (if remote) of address change strategy

60 days before move:

- Set up mail forwarding service (Earth Class Mail, USA2Me)
- Apply for Charles Schwab International Checking (5-10 business days)
- Get Spanish translation of apostilled documents
- Decide Medicare strategy (keep Part B, drop D, etc.)

- If renting in GT first, secure rental (Encuentra24, OLX, Facebook GT housing groups)
- Research international health insurance options

30 days before move:

- Confirm menaje de casa paperwork is in transit
- Set up forwarding for important U.S. mail
- Update Social Security with new address (or U.S. mail-forward address)
- Pack essentials, ship the rest with menaje exoneration
- Confirm flights, transport from GT airport
- Reach out to family/friends in GT for landing support

10. First 30 Days in Guatemala — Action Plan

Week 1:

- Get Guatemalan SIM card (Tigo or Claro prepaid, ~Q25-50)
- Activate GT bank account (BAM or BI recommended for returnees — best USD account options)
- Register at nearest RENAP office (if GT citizenship paperwork wasn't completed at consulate)
- Visit IGSS office to apply as voluntary affiliate (if not employed)

Week 2:

- Update RTU at SAT (tax registry update with new GT address)
- Convert U.S. driver's license to GT license (if eligible) or schedule driving exam
- Enroll children in school (if applicable)
- Register with U.S. embassy via STEP program (free, useful for emergency notifications)

Week 3:

- If buying property: begin title search at RGP for any target property
- If working remotely for U.S. company: confirm tax withholding strategy with HR
- Get familiar with Guatemalan healthcare — pick primary hospital, get baseline checkup

Week 4:

- Complete menaje de casa customs clearance at port of entry
- Receive imported vehicle (if applicable) and complete GT plates registration
- Update mailing addresses everywhere (banks, brokerages, etc.) — but keep U.S. address for U.S. financial accounts
- Plan first GT tax year strategy with GT accountant

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