



# Paraguay Residency Starter Guide

The practical first-pass guide for  
Canadians and Americans considering  
Paraguay as a Plan B.



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## The Practical First-Pass Guide For Canadians And Americans Considering Paraguay As A Plan B

Exiled MOUNTY

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### Read This First

Paraguay belongs in serious Plan B conversations for a reason: low-key profile, territorial-tax reputation, relatively accessible residency compared with many Western countries, lower cost structure, and a culture that has not completely surrendered to the permission-slip lifestyle.

Good. Worth watching.

But do not confuse “accessible” with “automatic.” Paraguay has rules, categories, deadlines, documents, fees, translations, apostilles, police checks, entry-history reviews, and the quiet bureaucratic joy of punishing people who picked the wrong box at the start. Enforcement has tightened in 2026. Treat the file like it will be checked, because it may be.

This guide will not make you a Paraguay resident. It will help you understand the main pathway, avoid obvious category mistakes, and show up better prepared before you pay anyone.

**MOUNTY’S READ:** Paraguay may be one of the more realistic Latin American residency flags for a practical Canadian or American. That does not mean you should wander into Migraciones with a passport, a dream, and vibes. Bureaucracy eats vibes for breakfast.

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### Why Paraguay Keeps Showing Up

Paraguay is not the shiny expat brochure country. It is inland, humid, overlooked, bureaucratic, and not trying very hard to impress anyone.

That is part of the draw.

The case is practical: a workable residency route, a cédula that can help with local life, a lower-profile jurisdiction, a territorial-tax reputation worth studying carefully, and a cost structure that can still make sense if you do not behave like a tourist with a credit card and a fantasy map.

This guide does not tell you Paraguay is the answer. It tells you how to begin testing whether Paraguay deserves a place on your board.

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## Important Disclaimer

This guide is educational preparation material, not legal, tax, immigration, financial, or real estate advice. Rules, fees, forms, and official interpretations can change.

Before spending serious money, moving your family, wiring funds, buying property, or filing an application, verify the current requirements with:

- Paraguay's Dirección Nacional de Migraciones;
- the Paraguayan consulate or embassy relevant to your situation, if a visa is required;
- a qualified Paraguay immigration lawyer or reputable residency professional, if your file is not clean and simple.

Two applicants can walk into the same office with the same passport and leave with different problems. Criminal history, family status, visa history, income source, and document quality all change the file.

If you want your exact situation screened into a practical checklist, use the **Watch Commander Personalized Plan of Attack**.

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## The Short Answer

For most Canadians and Americans looking at Paraguay as a Plan B, the route to understand first is:

**Temporary Residence under Law 6984/22 → Paraguayan cédula → later Permanent Residence by category change.**

That does not mean it is the only route. It means it is the normal first doorway for many non-MERCOSUR readers who are not married to a Paraguayan, not the child of a Paraguayan, and not entering through a formal investor/SUACE or Paraguay Investor Pass structure.

Paraguay Migraciones describes temporary residence as authorization for foreigners entering with intent to establish themselves and carry out lawful activity. The temporary residence card may be valid for up to two years and may be extended. Migraciones also states that temporary residence is a prerequisite for permanent residence under the general Law 6984/22 path. The 2026 Paraguay Investor Pass is a separate exception for qualifying investors who meet the investment rules for direct Permanent Residence.

Plain English:

1. You prepare the documents.
2. You enter Paraguay properly.
3. You apply for temporary residence.
4. While processing, you may receive **residente precario** status.
5. You use the approved temporary residence to obtain a Paraguayan identity card, the **cédula**.
6. Before the temporary residence expires, you plan the permanent-residence category change.

That is the main road.

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## Quick Verdict: Is Paraguay's Standard Path Worth Looking At?

### USUALLY WORTH A LOOK IF:

- You are Canadian, American, or another non-MERCOSUR foreigner looking for a practical Latin American Plan B.
- You want a jurisdictional option, not necessarily an immediate full relocation.
- You can gather clean documents before travel.
- You can handle apostilles, translations, police records, and in-person steps without improvising.
- You are willing to rent first, learn the country, and avoid buying property before you understand the ground.
- You want a cédula because it may help with banking, phone plans, contracts, leases, and local life.

### SLOW DOWN IF:

- You need certainty on tax residency before moving money.
- You have a criminal record, past immigration problems, overstays, custody issues, name mismatches, or complicated family documents.
- You plan to treat this as a paper flag while living elsewhere and assume no one will check your entry history.
- You need a bank account immediately and assume residency guarantees one.
- You plan to buy rural land before understanding title, access, utilities, water, and local legal practice.
- You are being promised instant permanent residency with no meaningful document burden.

**Hard Rule:** Paraguay can be workable, but it is not foolproof. There is a difference. That difference is where fees, delays, fines, and bad consultant invoices live.

## The Main Pathway

### STEP 1 — PREPARE BEFORE YOU GO

Your document prep matters more than your enthusiasm.

For temporary residence, Migraciones lists general document categories including identity/passport, visa if required, proof of entry, birth certificate, civil-status document if applicable, foreign police/criminal record, INTERPOL record, Paraguayan police/foreigner records, and sworn declarations.

Exact requirements can change, and your file may need more than the general list. Start with the official Migraciones checklist and verify the current PDF before you travel.

### STEP 2 — ENTER PARAGUAY PROPERLY

Do not treat entry as a casual detail. Keep your entry stamp or migration entry proof. If your nationality requires a visa for residency or extensions, handle that before assuming you can file.

For tourist entry, Canadians and Americans are currently generally visa-free for tourism stays of up to 90 days. That does not answer every residency, business, student, filing, minor-child, or extension question. Verify the current rule before travel, because visa rules are not where you want to freestyle.

### STEP 3 — FILE FOR TEMPORARY RESIDENCE

Temporary residence is the practical first filing for many readers. Migraciones states that it can provide **residente precario** status while the application is pending. That status is described as allowing exit/re-entry, study, and work during its validity.

Practice can vary, and your facts matter. Ask your lawyer or consultant how **residente precario** status actually works for exit/re-entry, work, study, and timing in your specific case before making travel or employment commitments.

### STEP 4 — GET THE PARAGUAYAN CÉDULA

Temporary residence can give access to the Paraguayan identity card issued by the Police Identification Department, with the same validity period as the temporary residence.

The cédula is often the practical piece people actually want: banking conversations, local admin, contracts, phone plans, and daily-life setup can be easier with it. It is not magic. Banks can still ask questions. Institutions can still say no.

### STEP 5 — CALENDAR THE PERMANENT-RESIDENCE WINDOW

For the general category-change route, Migraciones says permanent residence by category change is for foreigners who intend to reside indefinitely after completing the temporary residence period.

The category-change request should be filed within the **three months before** the temporary residence card expires.

If the temporary card has expired, Migraciones states that the category change may still be filed up to **one month after expiry**, but the applicant must pay the fine for expiry/overstay. After one month, the route changes: only a temporary residence extension may be requested, up to six months after expiry, also with the fine.

Do not treat the permanent-residence stage as a simple renewal. The category-change application has its own document burden, including the Paraguayan cédula, temporary residence card, local police/good-conduct/judicial/INTERPOL records, and documents proving economic solvency. The calendar matters, but so does the second file.

### 2026 PRESENCE REALITY CHECK

Do not assume you can obtain temporary residence, disappear for two years, and then glide into permanent residence. Migraciones can review movement history, and in 2026 Paraguay practitioners have been reporting more active scrutiny of physical presence and entry history during the temporary-to-permanent stage. At least one entry per year is being treated as important in practice for many low-presence files.

Verify the current expectation with a qualified Paraguay professional before building a “paper-only” plan.

**Mouny's Read:** Permanent residence is not just “show up later.” It is a calendar file. Miss the window and you may trade a clean category change for fines, extensions, and the pleasure of paying to fix a problem you created yourself. Very Canadian-government energy, just with better weather.

## Other Pathways You Should Know About

### MERCOSUR

MERCOSUR permanent residence is for citizens of qualifying countries under the MERCOSUR residence agreement. Migraciones currently lists Argentina, Brazil, Uruguay, Bolivia, Chile, Peru, Colombia, and Ecuador for this route, provided the applicant holds a temporary MERCOSUR card and files in the required window before expiry.

For most Canadians and Americans, this is not the default route unless they also hold a qualifying nationality.

### SUACE INVESTOR RESIDENCE

Paraguay also has a special permanent-residence process for foreign investors under **SUACE**, the unified system connected to opening and formalizing businesses.

This can be relevant if you are genuinely investing or building a business in Paraguay. It is not the default path for a normal retiree, remote worker, family scout, or “I want a second flag” reader.

**2026 update:** Paraguay’s MIC and Migraciones launched the **Paraguay Investor Pass** in April 2026. For qualifying investors, it allows an application for **direct Permanent Residence without first holding Temporary Residence**. Official announcements describe investment categories including tourism projects, Paraguayan real estate, and Paraguayan securities/financial-market investment, with published thresholds including USD 150,000 for tourism projects and USD 200,000 for real estate or the stock market. Useful if you are a real investor. Dangerous if you are just looking for a shortcut with nicer branding.

If you are using SUACE, get proper professional help. This is not the place to cosplay as your own corporate lawyer because a forum post made it sound easy.

### SPOUSE OR CHILD OF A PARAGUAYAN

Foreign spouses and children of Paraguayans may have access to a permanent-residence route tied to family status. Migraciones notes that this path can avoid the need for prior temporary residence.

This is a real exception, but only for people who actually qualify. Marriage and family documents must be handled properly.

### SPONTANEOUS OR OCCASIONAL RESIDENCE

Migraciones describes spontaneous/occasional residence as a short-term authorization of up to 90 days, renewable for an equal period in the year, tied to specific lawful occasional activities such as professional, academic, technical, scientific, journalistic, business, or company-transfer activities.

This is not the normal Plan B settlement route.

It may be useful in some cases. It can also be the wrong category if your real intention is to settle. Know which box you are picking.

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## The Category Mistake Problem

This deserves its own section because it is exactly where a “cheap and easy” residency plan becomes expensive and annoying.

The category you choose at the start should match what you are actually doing.

Examples:

- If you plan to establish yourself in Paraguay, temporary residence may be the correct starting point.
- If you are doing a short professional, academic, business, or occasional activity, spontaneous/occasional residence may be relevant.
- If you are a MERCOSUR national, your route may be different.
- If you are a real investor using SUACE, your route may be different.
- If you are married to a Paraguayan or the child of a Paraguayan, your route may be different.

The danger is not just rejection. The danger is paying for the wrong filing, losing time, missing a window, triggering a fine, needing a category change, or having to pay a professional to clean up a mess that was avoidable.

Official fees include category-change language in several places, and the fee table separately lists residence fees, extension fees, certificate fees, cancellation fees, and fines for foreigners in violation. That tells you the system has lanes. Pick the wrong lane, ignore the presence/entry-history issue, or miss the calendar window, and it can cost you.

**Field warning:** If someone cannot clearly explain which category you are applying under, why it fits your facts, what deadline controls it, and what happens if it is wrong, stop. You are not buying help. You are buying fog.

## Document Prep Checklist

Use this as a preparation checklist, not a final filing list.

The goal is not to collect random paperwork. The goal is to build a clean, date-controlled file that matches the category you are actually applying under.

### IDENTITY AND ENTRY

- Valid passport or identity document accepted by Paraguay.
- Proof of lawful entry into Paraguay.
- Visa, if your nationality or filing type requires one.

### CIVIL RECORDS

- Birth certificate.
- Marriage certificate, if married.
- Divorce judgment/certificate, if divorced.
- Death certificate of spouse, if widowed.
- Name-change documents, if applicable.

## BACKGROUND CHECKS

- Foreign criminal/police record from the proper authority.
- INTERPOL record if required.
- Paraguayan police/foreigner record if required.

## LOCAL DECLARATIONS AND FORMS

- Sworn declaration of profession, activity, trade, and local address.
- Migraciones forms generated by the official system.
- Photos, copies, and authenticated copies as required.

## TRANSLATION AND LEGALIZATION

- Foreign-issued documents generally need apostille or legalization.
- Foreign-language documents generally need Spanish translation.
- Use a properly registered public translator when required.

## PRACTICAL PREP

- Keep clean scans of every document.
- Carry originals.
- Track issue dates and expiry windows.
- Confirm which Canadian or U.S. records Paraguay wants for your exact category before paying for the wrong version.

**Field note:** The document file is where Paraguay stops being romantic and starts being paperwork with humidity. Build it before you go.

## Costs To Expect

Official fees are only part of the real cost.

As of the Migraciones fee table marked effective from July 1, 2025, the listed official fees include:

- **Temporary Residence under Law 6984/22:** Gs. 2,787,550 cash / Gs. 2,864,208 POS Bancard.
- **Permanent Residence, including category change:** Gs. 2,787,550 cash / Gs. 2,864,208 POS Bancard.
- **Temporary Residence under MERCOSUR:** Gs. 2,230,040 cash / Gs. 2,291,366 POS Bancard.
- **Spontaneous/Occasional Residence:** Gs. 892,016 cash / Gs. 916,546 POS Bancard.
- **Temporary Residence extension:** Gs. 1,226,522 cash / Gs. 1,260,251 POS Bancard.
- **Certificate of Radication:** Gs. 223,004 cash / Gs. 229,137 POS Bancard.
- **Overstay/expired authorized stay fine:** Gs. 669,012 cash / Gs. 687,410 POS Bancard.

These are official migration fees, not your full budget.

Also budget for:

- apostilles or legalizations;
- certified copies;
- public translator fees;
- police/background checks;
- photos;
- transport and lodging;
- lawyer or consultant fees if used;
- follow-up appointments, cédula steps, and tax/banking/accounting advice if you are moving money or becoming resident in practice.

**Hard rule:** A low official fee does not mean the whole process is cheap. It means the government counter is only one line item. The rest of the bill is the price of not being sloppy.

## DIY Or Hire Help?

DIY may be reasonable if your case is clean, your family documents are straightforward, you have no criminal/immigration/overstay/custody/name-mismatch issues, and you can read Spanish instructions carefully or work with a reliable translator.

### USE A LAWYER OR SERIOUS CONSULTANT IF:

- You have any criminal record, charge, or admissibility concern.
- You have past overstays or immigration problems.
- You are married, divorced, widowed, or filing with children and documents are messy.
- You are using SUACE or another business/investor route.
- You need tax-residency, banking, company, or property advice.
- Your documents contain name differences, date differences, missing parents' names, or old formatting.
- You are not sure which category applies.

Do not outsource thinking. A good professional is most useful when you arrive with a clean file, clear questions, and a written plan.

A bad professional is just an expensive way to be confused in Spanish.

Need a field recommendation? If your Paraguay file needs professional help and you want a vetted Exiled Mountry referral, reach us at [support@exiledmountry.com](mailto:support@exiledmountry.com). We may be able to point you toward someone serious before you pay someone unserious.

## What Paraguay Residency Does Not Solve

Residency is a legal doorway. It is not a finished life.

Residency gets you through one legal doorway. It does not settle your Canadian departure tax, your U.S. filing obligations, your Paraguay tax-residency position, your banking reality, your healthcare plan, your school choice, your property-title risk, your source-of-funds questions, your Spanish/Guarani friction, or whether the road to your rental turns into soup after rain.

Paraguay may be useful. It may be a strong Plan B. But it still has to work on Tuesday morning.

Bank. Doctor. Lease. Water. Internet. Road. Police station. Notary. School. Exit route.

That is the real checklist.

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## First 30 Days Of Prep

Treat this as a four-week staging plan. If a step takes longer than a week, fine. The point is sequence: route first, documents second, current-rule verification third, landing plan fourth.

**Week 1 — Decide the route.** Confirm whether you are likely standard temporary residence, MERCOSUR, SUACE/investor, family-based, or occasional/spontaneous. Write down why that category fits and what could make it wrong.

**Week 2 — Build the document file.** Gather passport/ID, birth certificate, civil-status records, criminal/background checks, apostille/legalization plan, translation plan, and entry/visa requirements.

**Week 3 — Verify current rules.** Save current Migraciones pages, the fee table, and checklist PDFs. If your file has complications, contact a professional before you become the entertainment.

**Week 4 — Plan the landing.** Decide whether this is a scouting trip, filing trip, or relocation. Rent first. Avoid property commitments before residency, banking, tax, and local due diligence are clear. Build a calendar for deadlines, renewals, category change, and document expiry.

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## Red Flags

Walk away or slow down if you hear:

- “Everyone gets approved.”
- “You do not need apostilles.”
- “Just enter as a tourist and we will fix it.”
- “Permanent residency is automatic.”
- “No need to worry about tax.”
- “Banking is guaranteed.”
- “You can buy land first and sort papers later.”
- “The lawyer does not need to explain the category.”

- “This old blog post is enough.”
- “Pay cash and do not ask too many questions.”

No. Hard no. That is how people buy problems with a receipt.

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# The Paraguay Residency Decision Tree

Start here:

## 1. Are you a citizen of a MERCOSUR residence-agreement country listed by Paraguay?

- Yes: research the MERCOSUR route.
- No: go to question 2.

## 2. Are you the spouse or child of a Paraguayan?

- Yes: research the family-based permanent route.
- No: go to question 3.

## 3. Are you a genuine investor using SUACE or the Paraguay Investor Pass?

- Yes: get professional help and research SUACE / Investor Pass before assuming you qualify for direct Permanent Residence.
- No: go to question 4.

## 4. Are you trying to settle or establish yourself in Paraguay?

- Yes: standard temporary residence under Law 6984/22 is likely the first route to understand.
- No: go to question 5.

## 5. Are you only doing a short lawful activity such as professional, academic, technical, journalistic, business, or company-transfer work?

- Yes: spontaneous/occasional residence may be relevant.
- No: stop and get advice before guessing.

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## Official Source Checklist

Before relying on this guide, check current official pages:

Source names are linked. Save your own screenshots before acting.

- [Migraciones — Temporary Residence](#) — last checked June 6, 2026.
- [Migraciones — Permanent Residence by category change](#) — last checked June 6, 2026.
- [Migraciones — Temporary Residence extension](#) — last checked June 6, 2026.
- [Migraciones — Spontaneous/Occasional Residence](#) — last checked June 6, 2026.
- [Migraciones — MERCOSUR Permanent Residence](#) — last checked June 6, 2026.
- [Migraciones — SUACE Investor Residence](#) — last checked June 6, 2026.
- [Migraciones — Spouses/children of Paraguayans](#) — last checked June 6, 2026.
- [Migraciones — Fee table](#) — last checked June 6, 2026.
- [Migraciones — Paraguay Investor Pass launch, April 17, 2026](#) — last checked June 6, 2026.
- [Migraciones — Paraguay Investor Pass update, April 21, 2026](#) — last checked June 6, 2026.

- **U.S. State Department — Paraguay travel information** — last checked June 6, 2026.
- **Government of Canada — Paraguay travel advice** — last checked June 6, 2026.

Save PDFs or screenshots with the date you checked them. If the page changes later, you will know what you relied on. Useful beats surprised.

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## Next Free Resources

### LATAM FLAG PLANNER

Use the **LATAM Flag Planner** to compare Paraguay against other Latin America options before you fall in love with one country. It is a readiness filter for legal status, banking, tax exposure, safety, healthcare, documents, red flags, and go/no-go decision points.

Do not pick a country because one YouTube guy found cheap steak there. That is not a strategy. That is dinner.

### FREE PLAN B STARTER PACK

Use the **Free Plan B Starter Pack** to organize the unglamorous file: documents, family logistics, banking, health coverage, pets, scouting trips, and the first-country shortlist. None of it is exciting. That is usually where the expensive mistakes live.

### THE LATAM DISPATCH

Use **The LATAM Dispatch** for field briefs on residency, taxes, banking, cost, safety, property, and freedom signals across Latin America. Residency guides go stale. Field notes help keep the radar on.

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## Paid Resource

### CANADA EXIT GUIDE

Paraguay may be one flag. The **Canada Exit Guide** is the wider exit map for Canadians thinking seriously about leaving or building a second base: documents, tax awareness, banking, family logistics, health planning, first-country choices, and the mistakes that turn a Plan B into a very expensive field trip.

Find it here: [exiledmouny.com/canada-exit-guide.html](https://exiledmouny.com/canada-exit-guide.html)

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## Personalized Help

### WATCH COMMANDER PLAN OF ATTACK

If you are organized and resourceful, this Paraguay Residency Starter Guide may be enough to begin your own prep. That is the point. We want useful people to be able to do useful things.

But if you want a cleaner jump start, **Watch Commander** can turn your situation into a personalized Plan of Attack:

- your likely pathway;

- document gaps;
- risk flags;
- questions to ask a lawyer or consultant;
- first steps;
- what not to do first.

You can use the Plan of Attack yourself, or hand it to a Paraguay consultant or lawyer so the first meeting starts with a file instead of a fog machine.

Start here: <https://exiledmouny.com/watch-commander.html>

**Mouny's Read:** Do the thinking before you pay someone. A lawyer or consultant is more useful when you arrive with clean facts, clear questions, and a written plan. Otherwise you are paying professional rates for someone to discover you forgot your birth certificate.

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## Final Word

Paraguay is worth studying.

Not because it is perfect. It is not.

Because it may offer something increasingly rare: a workable jurisdictional option for people who want room to move, room to breathe, and a way to build a practical Plan B before they need one.

Start with the right category. Build the document file. Respect the deadlines. Verify the current rules. Rent before buying. Think before paying.

Stay free,

**Exiled Mouny**

# Paraguay Residency Starter Guide

**Not legal advice. Not a fantasy map. A first-pass field guide.**

Use it to understand the main road, spot the bad promises, and show up with better questions before you pay anyone.

**[exiledmouny.com](http://exiledmouny.com) · Watch Commander Plan of Attack**