



25 Passive Income Ideas for Future Expats

Build income that follows you across borders.

The sooner you start building income that follows you
across borders, the sooner the dream becomes a timeline.

The Hidden Requirement Nobody Tells You About

Here's something most "move abroad" dreamers don't learn until they're knee-deep in a visa application: many of the best long-stay visas in the world don't just ask *where* you're going — they ask *how you're paying for it without a local job*.

That means proof of steady, passive income. Not a job offer. Not savings alone (in most cases). Regular monthly income that lands in your account whether you're in Toledo or Tuscany.

This is the part that catches people off guard — but the sooner you start building income that follows you across borders, the sooner the dream stops being a dream and starts being a timeline.

Below is the 2026 visa income threshold table — the actual numbers consulates look for. Use it as your target, then pick your path from the 25 ideas that follow.

2026 Long-Stay Visa Income Thresholds (verified October 2026)

Visa	Income Requirement
Spain — Non-Lucrative Visa	€2,400/month for the main applicant (400% × IPREM; 2026 IPREM = €600/month, frozen since 2023); +€600/month per dependent
Portugal — D8 (digital nomad / passive income)	€3,680/month (~€44,160/year) = 4× the 2026 minimum wage (€920/month, Decree-Law 139/2025). Note: the 4× formula is the widely reported benchmark, not a codified consulate rule.
Italy — Elective Residence	€31,160/year for a single applicant; ~€37,400–40,000 for a couple; income must be 100% passive — no work allowed. Note: consulates have discretion and some apply higher internal benchmarks.
Panama — Pensionado Visa	\$1,000/month lifetime pension (+\$250/month per dependent); \$750/month accepted with ≥\$100,000 in Panamanian property. Pension must be guaranteed for life.
Costa Rica — Rentista	\$2,500/month for 24 months, OR a \$60,000 deposit in a Costa Rican bank drawn down monthly
Greece — Financially Independent Person	€3,500/month for a single applicant (+20% spouse, +15% per child), OR €126,000 in savings. (Distinct from Greece's Digital Nomad Visa.)
France — Long-Stay Visitor	Approximately 1× the French minimum wage (SMIC) per month — €1,823.03/month gross as of Jan 2026 (treat as approximate; it's consulate practice, not a codified rule)

Figures verified October 2026; thresholds change — confirm with the consulate handling your application.

Look at that table and pick a country that fits your timeline. Then build toward that number with the ideas below. Most people combine two or three streams rather than betting on one.

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Figures as of October 2026

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The 25 Ideas

Pick 1–2 ideas. Start this month.

Startup costs · realistic income · expat-friendliness

The 25 Ideas

Every idea below is labeled so you know exactly what you're getting into:

How passive is "passive"?

- **Truly passive** — income arrives with little to no ongoing work once set up
- **Semi-passive** — small, regular maintenance required (hours per month, not per day)
- **Active-at-first-then-passive** — significant upfront work, then it tapers off

You'll also see tags: **Beginner-friendly** · **Retiree pick** · **Veteran pick**.

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1. Dividend Stocks and ETFs

Buy shares of companies (or index funds) that pay a portion of their profits to shareholders on a regular schedule. A broad dividend ETF gives you diversification without stock-picking; some investors use a dividend-growth strategy where payouts tend to rise over time. This is one of the most proven paths to portable income — dividends pay regardless of where you live, and a brokerages doesn't care about your zip code.

Startup cost:	\$500–\$100,000+ (start small; many brokerages let you buy fractional shares)
Effort to set up:	Low
Realistic monthly income:	A \$100,000 dividend portfolio at a 3–4% yield pays roughly \$250–\$335/month. Dividend income scales strictly with capital invested — there is no shortcut around this.
Expat-friendliness:	Excellent. Fully location-independent, but check the tax treaty between the US and your new country to understand withholding.
Tags:	Beginner-friendly · Retiree pick · Truly passive

2. REITs (Real Estate Investment Trusts)

Real estate investment trusts are companies that own income-producing real estate — apartments, warehouses, malls — and are legally required to pay out most of their profits as dividends. You get real-estate income without tenants, toilets, or 3 AM plumbing calls. Publicly traded REITs and REIT index funds trade like stocks; private REIT platforms exist but lock up your money longer.

Startup cost:	\$100–\$50,000+
Effort to set up:	Low
Realistic monthly income:	Public REITs often yield 3–6%; a \$50,000 position might pay \$125–\$250/month. Private platforms advertise higher yields but carry real illiquidity risk — treat claims of 10%+ with skepticism.
Expat-friendliness:	Excellent. Traded like a stock; payouts land wherever your brokerage account does.
Tags:	Beginner-friendly · Truly passive

3. Bonds, CDs, and Treasuries

The boring classic, and boring is good here. US Treasury bonds, certificates of deposit, and investment-grade corporate bonds pay fixed interest on a predictable schedule. I Bonds and TIPS adjust with inflation. You won't get rich — that's not the point. You get income you can count on, which is exactly what a consulate officer wants to see on your bank statements.

Startup cost:	\$100–\$500,000+ (Treasuries start at \$100 face value; CDs often \$0–\$1,000 minimum)
Effort to set up:	Low
Realistic monthly income:	At current yields (roughly 3–5% depending on the instrument), \$100,000 in bonds/Treasuries pays about \$250–\$415/month. CD yields fall when interest rates fall — lock in rates when they're attractive.
Expat-friendliness:	Excellent, especially Treasuries — they're backed by the US government and need zero maintenance.
Tags:	Beginner-friendly · Retiree pick · Truly passive

4. Long-Term Rental Property

Start with the house you already own. When you move abroad, instead of selling it, rent it out on a 12-month (or longer) lease — a property manager handles tenants, repairs, and rent collection while you live overseas. This is the most relatable "mailbox money" path for future expats: the asset is already yours, and the rental income keeps flowing whether you're in Toledo or Tuscany. Buying additional rental properties works exactly the same way once you've done it once. The catch: it's a business, not a savings account. Vet tenants well, budget 10–25% of rent for maintenance and vacancy, and interview property managers like your income depends on it — because it will.

Startup cost:	\$0–\$150,000+ (\$0 if you rent out a home you already own, beyond turnover repairs; \$15,000+ down payment if buying an additional property)
Effort to set up:	Medium (prepping and listing a home you own) to High (finding and buying a new property)
Realistic monthly income:	Most single-family rentals net \$200–\$800/month after mortgage, taxes, insurance, and a manager's 8–10% cut. In expensive markets, returns can be thinner — some landlords break even monthly and profit only on appreciation.
Expat-friendliness:	Good with a property manager; stressful without one. Time zones and international wiring are solvable but real.
Tags:	Semi-passive (after setup) · Retiree pick

5. Short-Term Rental with a Manager

Same property, different model: rent it by the night on platforms like Airbnb or Vrbo. Done well, nightly rates can gross two to three times what a long-term lease brings — but so can the costs (cleaning, management fees of 20–30%, vacancy, local regulations). This is only passive if you hand the entire operation — bookings, cleaners, guest communication — to a professional manager and accept their fee.

Startup cost:	\$15,000–\$150,000+ (property purchase or a furnished rental you sublet, where allowed by lease and local law)
Effort to set up:	High

Realistic monthly income:

Net income varies wildly by market — \$500–\$3,000+/month after a manager's cut is realistic in strong tourist markets, but weak markets or new short-term-rental bans can wipe out the premium. Research local regulations *first*: many cities and European countries now restrict or require licenses for short-term rentals.

Expat-friendliness:

Good only with a full-service manager. Do not self-manage from another continent.

Tags:

Semi-passive (with a manager; active without one)

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6. Self-Published Books (Kindle Direct Publishing)

Write a book once — a memoir, a how-to guide, a novel, a cookbook — and sell it on Amazon's Kindle Direct Publishing platform. You keep up to 70% royalties on ebooks. This is the idea that inspired so many "location independent" dreams: Angela has watched friends turn niche expertise (expat guides, anyone?) into books that pay monthly royalties for years. The hard part is writing a book people want; the platform part is easy.

Startup cost:

\$0–\$2,000 (cover design, editing, formatting if you outsource)

Effort to set up:

High (writing and publishing the book)

Realistic monthly income:

Most self-published authors earn \$0–\$100/month. A well-positioned nonfiction book in a hungry niche might earn \$200–\$1,000/month; a small fraction of authors pass \$2,000/month. Backlist growth matters — most successful indie authors have multiple books.

Expat-friendliness:

Excellent. Royalties deposit wherever you are; you can write the next one from a café in Lisbon.

Tags:

Active-at-first-then-passive

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7. Online Courses

Package something you know into a structured video or text course on platforms like Udemy, Skillshare, or Teachable. Course topics that do well: practical skills (Excel, photography, language basics), professional skills, and hobbies. You create the course once, and the platform handles payments and hosting. Expect to update material every year or two to keep reviews strong.

Startup cost:	\$100–\$3,000 (microphone, screen-recording software, platform fees)
Effort to set up:	High
Realistic monthly income:	Most courses earn \$0–\$200/month, especially on marketplaces like Udemy where pricing is discount-driven. Successful instructors with several courses and external marketing might reach \$500–\$2,000/month; six-figure course businesses exist but are rare and require real marketing effort.
Expat-friendliness:	Excellent — 100% digital, no location dependency.
Tags:	Active-at-first-then-passive

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8. Stock Photo and Video Licensing

Upload photos and video clips to stock agencies like Adobe Stock, Shutterstock, or Getty. Every download earns you a royalty — small per sale, but it compounds across thousands of images. Drone footage and travel clips are perennially in demand, and if you're moving abroad anyway, you'll be sitting on a goldmine of fresh locations. Realistic-looking people and places sell; verify what's actually in demand before shooting.

Startup cost:	\$0–\$2,000 (a decent camera or phone; drone if you shoot aerials)
Effort to set up:	Medium (shooting and keywording a sizable portfolio)
Realistic monthly income:	Most contributors earn \$10–\$100/month. A large, well-keyworded portfolio (1,000+ assets) might reach \$300–\$1,000/month; top contributors earn more, but that's years of work.
Expat-friendliness:	Excellent. Your expat life <i>is</i> the raw material.
Tags:	Semi-passive (portfolio needs regular additions to grow)

9. Print-on-Demand

Design graphics once, upload them to services like Printful, Redbubble, or Amazon Merch on Demand, and they print your design on shirts, mugs, and posters only when someone orders. No inventory, no shipping. The design work is the product — trends move fast, so successful sellers treat it like a portfolio: dozens of designs, niche targeting (funny expat quotes, anyone?), and steady uploads.

Startup cost:	\$0–\$500 (design software or a designer; platform accounts are free)
Effort to set up:	Medium
Realistic monthly income:	Most sellers earn \$0–\$50/month. Sellers with large, well-targeted catalogs might reach \$200–\$1,000/month. This is a volume-and-niche game, not a lottery ticket.
Expat-friendliness:	Excellent — fully digital fulfillment.
Tags:	Beginner-friendly · Active-at-first-then-passive

10. Affiliate Marketing and Niche Blogs

Build a blog (or newsletter, or resource site) around a topic you know — moving abroad, budget travel, homeschooling on the road — and earn commissions recommending products and services you genuinely use. Income comes from affiliate programs (VPNs, travel insurance, booking platforms) and display ads. This is a slow build: Google traffic takes 6–12 months to arrive, and trust is the entire business model. Never recommend something you wouldn't use yourself.

Startup cost:	\$50–\$500/year (domain, hosting, basic tools)
Effort to set up:	High (months of content before traction)
Realistic monthly income:	Most blogs earn \$0–\$500/month in year one; a small fraction pass \$2,000 after 2+ years of consistent publishing. Established niche sites with strong affiliate relationships can earn \$2,000–\$10,000/month — but treat that as the exception, not the expectation.
Expat-friendliness:	Excellent — a laptop business in its purest form. Note that some affiliate programs restrict payouts by country, so check terms.
Tags:	Active-at-first-then-passive

11. YouTube Ad Revenue

Film videos, build an audience, and earn a share of ad revenue once you're in the YouTube Partner Program (1,000 subscribers and 4,000 watch hours, or Shorts thresholds). Travel and expat content has a built-in audience — people *love* watching "I moved to Portugal and here's what it really costs" videos. But be honest with yourself: YouTube is a job for the first year or two. The "passive" part arrives only after a library of videos keeps earning while you sleep.

Startup cost:	\$0–\$2,000 (phone camera works to start; upgrade audio first)
Effort to set up:	High (consistent publishing for 12–24 months)
Realistic monthly income:	Most channels earn \$0–\$100/month for a long time. Channels with 50,000+ monthly views in high-CPM niches (finance, business) might earn \$200–\$1,500/month from ads alone; travel CPMs are lower. Sponsorships and affiliates usually outpace ad revenue.
Expat-friendliness:	Excellent. Your move abroad is literally the content.
Tags:	Active-at-first-then-passive

12. Digital Templates (Etsy)

Create planners, spreadsheets, resumes, wedding invitations, or Notion templates once, and sell them as instant downloads on Etsy or Gumroad. A moving-abroad budget spreadsheet or a visa document checklist is exactly the kind of thing your future audience would buy. After the initial creation, each sale is nearly pure profit minus platform fees.

Startup cost:	\$0–\$100 (Etsy listing fees are \$0.20 per listing)
Effort to set up:	Medium
Realistic monthly income:	Most template sellers earn \$0–\$200/month. Sellers with dozens of polished listings in popular niches might reach \$500–\$2,000/month. Seasonal products (planners in December) spike and dip.
Expat-friendliness:	Excellent — instant digital delivery, no shipping.

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13. Paid Newsletter

Write a newsletter people pay \$5–\$15/month to read — deep dives on a niche you know cold (expat tax tips, country-by-country cost comparisons, remote-work job leads). Platforms like Substack or Beehiiv handle payments and delivery. The math is simple and honest: 200 paying subscribers at \$8/month is \$1,600/month. The hard part is earning those 200 subscribers with consistently excellent free content first.

Startup cost:	\$0–\$50/month (platforms are free until you monetize)
Effort to set up:	High (building an audience before you can charge)
Realistic monthly income:	Most paid newsletters earn \$0–\$300/month. Newsletters with 500–2,000 paying subscribers — achievable after 1–2 years of consistent writing — earn \$2,500–\$15,000/month. The top of the market is exceptional, not typical.
Expat-friendliness:	Excellent. Write from anywhere; readers don't care where your desk is.
Tags:	Active-at-first-then-passive

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14. Micro-SaaS or a Simple App

Build a small software tool that solves one painful problem and charge a monthly subscription — a booking widget for landlords, a invoicing tool for freelancers, a niche calculator. "Micro" is the key word: one founder, one product, low overhead. This is not passive in the early years (support emails are real), but a stable product with a few hundred paying users is about as close to recurring revenue as a solo operator gets.

Startup cost:	\$500–\$20,000 (hosting, tools; more if you hire a developer)
Effort to set up:	High (building and launching the product)
Realistic monthly income:	Most micro-SaaS products earn \$0–\$1,000/month. Products that find product-market fit might reach \$2,000–\$10,000/month in recurring revenue. Expect 6–18 months of work before meaningful revenue.

Expat-friendliness:	Excellent — servers don't care about time zones (your customers might, so plan support coverage).
Tags:	Semi-passive (after product-market fit; active before)

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15. Peer-to-Peer Lending (With a Risk Note)

Platforms let you lend money directly to borrowers and earn interest — historically advertised at 5–9% annual returns. Here's the honest risk note: **borrowers default, platforms have failed, and your principal is not FDIC-insured.** Several well-known P2P platforms have shut down or restricted withdrawals over the years. If you try this, treat it as speculative: only money you can afford to lose, spread across many small loans, and never as your visa-application income proof — consulates want stability, and this isn't it.

Startup cost:	\$25–\$25,000+ (many platforms let you start with \$25 per loan note)
Effort to set up:	Low
Realistic monthly income:	On a \$10,000 portfolio at 6% net of defaults, roughly \$50/month — <i>before</i> accounting for loans that go bad. Net returns after defaults are often 2–4%, not the advertised headline rate.
Expat-friendliness:	Fair. Some platforms restrict non-US residents or require US bank accounts; check before you move.
Tags:	Truly passive (but speculative — read the risk note twice)

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16. Car Sharing (Turo-Style — Location-Dependent)

List a car you own on a peer-to-peer car-sharing platform and earn when others rent it. This works best if you have a desirable car in a tourist-heavy or city market and someone local (a friend, a co-host) who can handle handovers and cleaning. Be upfront: this is semi-active, requires commercial insurance considerations, and your car *will* get wear and tear. If you're moving abroad permanently and selling the car anyway, this isn't for you — it's for the transition years.

Startup cost:	\$5,000–\$40,000+ (a car you already own is the typical starting point)
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Effort to set up:	Medium
Realistic monthly income:	\$200–\$800/month per car after platform fees is realistic in decent markets, minus insurance, maintenance, and depreciation. One bad renter can erase months of profit — read the platform's protection plan carefully.
Expat-friendliness:	Poor once you've moved (you need the car <i>and</i> a local helper). Best as a pre-move income builder.
Tags:	Semi-passive · Location-dependent

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17. Royalties (Music, Photography, Writing)

If you've ever created something — a song, a jingle, a photo series, a magazine article — it may be earning royalties you're not collecting. Beyond that, you can deliberately create royalty-generating assets: license music to video creators, sell extended licenses for photography, or write for publications that pay residuals. PROs (performance rights organizations) collect music royalties; stock agencies handle the rest. Audit what you already own before building something new.

Startup cost:	\$0–\$5,000 (depends on the medium; recording music costs more than uploading photos)
Effort to set up:	Medium to High (creating licensable work)
Realistic monthly income:	\$0–\$500/month is typical for modest catalogs. Established catalogs in commercial music or widely-licensed photography can earn \$1,000+/month, but that's years of output.
Expat-friendliness:	Excellent. Royalties follow you; collection societies operate internationally.
Tags:	Semi-passive

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18. Productized Consulting Turned Into Courses and Templates

If you have professional expertise — marketing, HR, bookkeeping, grant writing — you can productize it: fixed-scope packages first (active income), then convert the most-requested work into courses, templates, and playbooks that sell without your time. This is the bridge strategy: your knowledge pays the bills *now* as consulting, and the digital products you build from it pay you *later* from abroad. Angela's own marketing background is exactly the kind of expertise this works for.

Startup cost:	\$100–\$2,000 (course platform, recording gear, a simple website)
Effort to set up:	High
Realistic monthly income:	The digital-product side typically earns \$0–\$1,000/month in year one, growing as your library and audience grow. (The consulting side can pay far more — but that's active income, not passive.)
Expat-friendliness:	Excellent for the digital products; consulting clients may or may not follow you across time zones.
Tags:	Active-at-first-then-passive

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19. Vending or ATM Routes (Note: Semi-Active)

Buy a small route of vending machines or ATMs placed in local businesses, and earn from product margins or ATM surcharge fees. This is honest, old-school cash flow — but let's be clear: **this is a part-time job, not passive income**. Machines jam, need restocking, and collect cash that someone has to handle. It can work beautifully in the years *before* you move, building capital for truly passive investments. It's very hard to run from another country.

Startup cost:	\$3,000–\$50,000+ (machines run \$2,000–\$8,000 each; ATMs need cash float)
Effort to set up:	Medium to High
Realistic monthly income:	\$200–\$1,000/month per handful of machines after product costs and location commissions. ATM surcharges (\$2–\$3 per transaction) add up in high-traffic spots.
Expat-friendliness:	Poor after moving. Great pre-move capital builder.
Tags:	Semi-passive (at best — closer to a side business)

20. Storage Rentals

Rent out unused space: a garage, a basement, a spare bedroom, or land for RV/boat storage through platforms that connect hosts with renters. If you own property in the US and move abroad, renting the garage or driveway for storage while a manager handles the house is nearly pure margin. Purpose-built storage units as an investment are a bigger play with real returns — and real capital requirements.

Startup cost:	\$0–\$200,000+ (\$0 if you rent space you already own; six figures for a storage facility investment)
Effort to set up:	Low to Medium
Realistic monthly income:	Renting your own garage or driveway: \$100–\$400/month. Investing in storage facilities or syndications: returns vary widely, roughly 6–10% annually on invested capital — a \$50,000 investment might yield \$250–\$415/month.
Expat-friendliness:	Good — storage tenants are famously low-maintenance, and platforms handle discovery and payments.
Tags:	Beginner-friendly (for renting your own space) · Semi-passive

21. Real-Estate Crowdfunding

Pool your money with other investors to fund real-estate projects through platforms like Fundrise, RealtyMogul, or Arrived. Minimums start around \$10–\$500, far below buying a property. You earn from rental income distributions and, eventually, appreciation when properties sell. The trade-off for the low minimum: your money is typically locked up for 3–7 years, and platform risk is real — you're trusting the operator's underwriting.

Startup cost:	\$10–\$50,000+
Effort to set up:	Low
Realistic monthly income:	Platforms historically target 7–10% annual returns, but actual results vary — expect roughly \$60–\$85/month per \$10,000 invested <i>if</i> targets are met, with significant variance and occasional losses. This is not guaranteed income; never present it to a consulate as stable.

Expat-friendliness:	Good, but verify the platform allows non-US-resident account holders before you move.
Tags:	Truly passive (but illiquid and non-guaranteed)

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22. Covered-Call ETFs (Note: Complexity)

These are funds that own stocks and systematically sell call options against them, generating extra income — yields of 7–12%+ are commonly advertised. Here's the complexity note: **that yield comes with trade-offs**. Covered-call strategies cap your upside in rising markets, options income is taxed less favorably than qualified dividends, and eye-popping yields often shrink in volatile markets. Understand what you're buying before the yield seduces you — this is an intermediate product, not a beginner's first investment.

Startup cost:	\$500–\$50,000+ (buy like any ETF)
Effort to set up:	Low (buying is easy; understanding is the work)
Realistic monthly income:	A \$50,000 position at an 8% distribution rate pays roughly \$330/month — but distributions fluctuate with market volatility and are not guaranteed. In flat or falling markets, total return can disappoint despite the headline yield.
Expat-friendliness:	Good — trades like a stock. Check tax treatment in your destination country; options income can be taxed as ordinary income.
Tags:	Truly passive (after you understand the product)

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23. Selling a Business on Installment

If you own a business — or build a small one to sell — you can sell it to the buyer over time instead of taking a lump sum: seller financing. The buyer pays you monthly for 3–10 years, often with interest. For a future expat, this is golden: contractually scheduled payments that look *beautiful* on a visa application. Get a lawyer to structure it, secure the note against the business assets, and vet the buyer's ability to pay like your visa depends on it — because it might.

Startup cost:	\$0 (if you already own a sellable business) to the cost of building/acquiring one
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Effort to set up:	High (selling a business is a months-long process)
Realistic monthly income:	Entirely deal-dependent: a \$300,000 sale at 7% over 7 years pays roughly \$4,500/month. Smaller service businesses might generate \$1,000–\$3,000/month on installment terms.
Expat-friendliness:	Excellent — payments arrive by wire transfer on a contract schedule.
Tags:	Truly passive (once the deal closes)

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24. Licensing a Patent or Process

If you've invented something — a product, a manufacturing process, a proprietary method — you can license it to companies for royalties instead of manufacturing it yourself. Licensing deals typically pay 3–7% of wholesale revenue. This isn't accessible to everyone (you need something worth licensing), but for engineers, makers, and tinkerers, one good licensing deal can pay for decades. Patent protection costs real money, so validate commercial interest before filing.

Startup cost:	\$5,000–\$20,000+ (patent filing and legal fees; provisional patents cost less)
Effort to set up:	High
Realistic monthly income:	Most patents earn \$0 — the vast majority are never licensed. A successful license might pay \$500–\$5,000+/month. Be brutally honest with yourself about commercial demand before spending on legal fees.
Expat-friendliness:	Excellent — royalty checks don't care where you live.
Tags:	Semi-passive (deals need occasional management and enforcement)

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25. Renting Out Equipment

Own something expensive that sits idle? Contractor tools, camera gear, party equipment, trailers, and specialty vehicles can all be rented out through peer platforms or locally. The math only works if the item is durable, in demand, and rentable for more than its depreciation and maintenance. Like car sharing, this is best run before you move or through a trusted local partner — you can't hand over a concrete mixer from Costa Rica.

Startup cost:	\$1,000–\$30,000+ (the equipment itself; many start with gear they already own)
Effort to set up:	Medium
Realistic monthly income:	\$100–\$600/month per item after platform fees, maintenance, and the occasional repair. High-demand items (trailers, professional cameras) do best.
Expat-friendliness:	Fair — needs local handover unless fully platform-managed.
Tags:	Semi-passive

THE GLOBAL EXPAT HUB GUIDE

For Veterans: Income You've Already Earned

If you served, you may already hold two of the strongest visa-application income streams that exist — because they're government-guaranteed, documented, and regular:

- **VA disability compensation** — tax-free monthly payments for service-connected conditions. This counts as stable income for visa applications, and the tax-free status means every dollar goes further against a threshold like Spain's €2,400/month.
- **Military retirement pay** — monthly retired pay based on years of service, deposited like clockwork.

Both are documented with **official award letters** that consulates accept as proof of income — the same letters the VA and DFAS issue for benefits verification. If you're a veteran planning a move abroad, request your benefit summary letter early and keep it with your visa paperwork. You've already done the hard part.

Tag: Veteran pick

For Retirees: The Classic Four (Plus One)

Retirement income is the original passive income — and consulates love it because it's the most predictable kind there is:

- **Social Security** — monthly benefits based on your earnings record. Your award letter from the SSA is standard visa documentation, and benefits can be direct-deposited to most foreign banks.
- **Pensions and annuities** — employer pensions, government pensions, or private annuities pay on a fixed schedule. Defined-benefit pensions are especially persuasive to consulates.
- **IRA and 401(k) withdrawals** — systematic withdrawals (monthly or quarterly) from retirement accounts count as regular income. Set up automatic distributions several months before applying so your bank statements show the pattern.
- **Rent arbitrage** — rent out your home-country house while living somewhere cheaper abroad. A \$1,800/month rental in the US against \$900/month living costs in Portugal or Mexico is a \$900/month spread that funds the lifestyle *and* documents beautifully.

Tag: Retiree pick

How to Document Your Income for a Visa Application

Getting the income is half the battle. Proving it to a consulate officer is the other half. Here's how:

1. **Show 3–6 months of bank statements** with the income clearly landing on a regular schedule. Start the paper trail *before* you apply — consulates want to see a pattern, not a single lucky month.
2. **Collect benefit award letters** for anything government-issued: Social Security, VA disability, military retirement, pensions. These are the gold standard of income proof.

3. Get apostilles and sworn translations where required. Many consulates (Spain and Italy especially) require an apostille on official documents and translations by a sworn/certified translator. Budget \$50–\$200 per document and several weeks of processing time.

4. Keep the income in your name and regular. Income paid to a business entity, irregular lump sums, or deposits from other people raise questions. If your income flows through an LLC, pay yourself a consistent monthly distribution and document it.

5. Match the numbers to the threshold. Add up your provable monthly income and compare it against the table at the top of this guide. If you're short, you know exactly how much more you need to build — that's your target.

THE GLOBAL EXPAT HUB GUIDE

Honesty Rules: Read This Before You Pick

No hype. No "make \$10K/month doing nothing." Nobody on this list got rich from a single idea with zero effort, and anyone telling you otherwise is selling something.

A few truths to carry with you:

- **Most income ideas start at \$0.** The ranges above are realistic, not pessimistic. The people earning at the top of any range put in months or years first.
- **"Passive" is a spectrum.** A dividend portfolio is truly passive. A vending route is a part-time job wearing a passive costume. The labels on each idea are there so you can choose honestly.
- **Diversification beats home runs.** Two or three modest streams — say, dividends plus a rental plus a small digital product — are more resilient (and more convincing to a consulate) than betting everything on one idea.
- **Beware of yield worship.** If an investment advertises dramatically higher returns than everything else on this list, the extra return is compensation for extra risk. There are no exceptions to this rule, only delays in learning it.
- **Start before you need it.** Visa applications want 3–6 months of history. Whatever you pick, start now — your future self, standing in a consulate with a folder of bank statements, will thank you.

This is not financial advice. Talk to a fiduciary financial advisor before making investment decisions.

Your Next Step

You now have the thresholds and 25 ideas. Here's what to do with them:

1. **Pick your country** from the threshold table and write down your monthly target number.
2. **Pick 1–2 ideas** that fit your capital, skills, and timeline — then start this month.
3. **Download the PDF version** of this guide to keep:
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Your move-abroad fund starts with a single stream. Build it, document it, and go.

— *The Global Expat Hub team*