

*The 2025 Cultural Handbook*



# LIFE IN PANAMA

*Insider Expertise from a Veteran Expat on  
Retirement, Relocation, and Life Abroad.*

BY MICHAEL FLORA

# LIFE IN PANAMA

*WHERE YOUR JOURNEY TO  
KNOWLEDGE BEGINS*

IF YOU ARE AMONG THOSE WHO RECENTLY  
DECIDED TO MOVE TO PANAMA, YOU  
COULDN'T HAVE MADE A BETTER DECISION.

In recent years, Panama has become an increasingly popular destination for those seeking a change in lifestyle. Known for its stunning landscapes, vibrant culture, and welcoming atmosphere, it offers something truly unique. The cost of living is notably affordable, which means you can enjoy a high quality of life without breaking the bank. Whether it's the natural beauty of the beaches and mountains or the modern amenities of the city, Panama caters to all lifestyles.

Panamanians are known for their friendliness and hospitality, making it easy for newcomers to feel at home. Beyond the local population, Panama boasts a thriving expat community, giving you plenty of opportunities to connect with others who've already navigated the process of relocating. The shared experiences among expats make settling in that much easier.

As someone who's experienced the details of this country firsthand, I can assure you that Panama offers more than just a fresh start, it's a chance to embrace a slower, richer way of life. This handy and valuable guide is designed to help you understand what to expect, what you need to know, and how to make the most of your experience here. From practical advice on visas and housing to tips on adapting to local culture, it's your essential companion in this exciting chapter. Welcome to your journey.

**FREEDOM AWAITS YOU**

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# ABOUT THE BOOK

*Relocating to Panama may be one of the smartest moves you ever make. If you are curious to know why and how to do it the right way, this guide will show you the path. Packed with nearly two decades of veteran expat insights, it delivers real world knowledge you can trust. Inside, you will find everything you need to prepare for your relocation, retirement, or travel to Panama, from up to date laws and residency options to tips on living, investing, and exploring the country's hidden gems. Designed as a practical and easy to follow guide, it gives you the tools and confidence to start your new life in Panama.*



“Unlock the Secrets to Retirement,  
Relocation, and Adventure”

PANAMA



LIFE IN PANAMA

# INTRO

After nearly two decades of living, working, and exploring every corner of Panama, I decided it was time to share what I have learned. I am not just someone who studied Panama from a distance, I built a life here, faced the challenges, found the hidden opportunities, and helped countless others do the same. This book is the result of real experience, hard earned knowledge, and a genuine love for this country.

This short, information rich handbook is something I created to give you everything you need to know about living in Panama. I have packed it with real world advice on lifestyle, cost of living, real estate trends, residency options, and relocation tips. Whether you are dreaming of a beachfront home, a luxury condo, an eco retreat in the highlands, or a smart long term investment, you will find real answers to the most common questions I have received from clients around the world.

Panama is not without its contrasts, but it offers a truly unique and vibrant opportunity for a better life. I have seen firsthand how Panama can offer individuals and families affordable healthcare, generous tax incentives, year round tropical weather, thriving beach and mountain communities, and a sense of freedom that is getting harder to find elsewhere. It is no wonder that so many are drawn here looking for value, adventure, and a fresh start.

I wrote this guide to help you make informed decisions, move with confidence, and understand what it really means to call Panama home. Along the way, you will also discover the deeper side of Panama, its provinces, its traditions, its culture, its growing embrace of modern technology, and the hidden gems that make living here such a rewarding experience.



# PANAMA

Panama offers year-round tropical weather, a steadily growing economy, high-quality medical care, modern infrastructure, a low cost of living, and appealing tax incentives. Strategically located at the crossroads of North and South America, it remains one of the most attractive places to visit, invest, or relocate to in Central America. In recent years, Panama real estate — especially homes and condos near the beach or in the city — has seen increasing demand, driven by foreign buyers seeking investment properties, vacation homes, or retirement havens.

The country offers a stable currency (USD), friendly visa programs, and a lifestyle that blends comfort, adventure, and affordability. From sunrise surf sessions to sunset cocktails, the expat lifestyle here is easy to fall in love with.

The beauty of the Panamanian lifestyle is within easy reach — you just have to reach out and take it. So buckle up and join me on this compact yet insightful journey. You now have the opportunity to discover what living in Panama truly means. Consider this your front-row seat to an exciting, new chapter.



# PROVINCES

Panama is divided into 10 provinces and 3 Indigenous regions, each offering unique landscapes, cultures, and experiences.

- **Bocas del Toro:** A Caribbean province known for its archipelagos, rich biodiversity, and Afro-Caribbean heritage.
- **Chiriquí:** Home to Boquete and Volcán Barú, it boasts cool highlands, coffee plantations, and adventure tourism.
- **Coclé:** Features beaches, archaeological sites, and traditional festivals.
- **Colón:** A port city with a blend of Afro-Caribbean culture and colonial history.
- **Darién:** A remote province with dense rainforests and Indigenous communities.
- **Herrera:** Known for its folkloric traditions and sugarcane production.
- **Los Santos:** Celebrated for its vibrant festivals and traditional music.
- **Panamá:** The most populous province, encompassing Panama City, the nation's capital.
- **Panamá Oeste:** A rapidly growing area west of the capital, with suburban developments.
- **Veraguas:** The only province with coasts on both the Caribbean and Pacific, offering diverse ecosystems.

Understanding Panama's provinces helps you explore the country and find the perfect place to live, retire, or visit.



# TRADITIONS

Panama is a country where tradition is alive in everyday life. No matter where you go, you will find music, color, and celebration woven into the culture. Carnival is one of the most spectacular times of the year, especially in places like Las Tablas, where the streets burst with parades, dancers, and vibrant costumes.

In rural towns, local festivals keep folk music and traditional dances alive. Instruments like the mejoranera and drum rhythms echo during festivities, while handcrafted outfits like the pollera dress showcase the country's artistic spirit.

Faith also plays a strong role. Across Panama, religious festivals bring communities together. One of the most important is the Festival of the Black Christ in Portobelo, a heartfelt pilgrimage of thousands each October.

Indigenous traditions are very much alive too. In Guna Yala, the women craft colorful molas, beautiful textile artworks that tell stories passed down through generations. In Emberá communities, dances, songs, and body art connect people to their ancestors and to nature.

Discovering Panama's traditions is like stepping into a living storybook. Each festival, song, or handcrafted item teaches you a little more about the passion, resilience, and joy that shape everyday life here.





# CULTURE

Panama's culture is a colorful blend of the old and the new, where Indigenous heritage, Spanish influence, and modern international life come together. The rhythm of the country is felt through its music, from the vibrant beats of típico to the laid-back vibe of reggae en español.

Food is at the heart of Panamanian life. Meals bring families together, with dishes like sancocho, arroz con guandú, and sweet plantains filling the table. In the cities, you can find international flavors too, a reflection of Panama's role as a crossroads of the world.

Art and craftsmanship are everywhere. Colorful molas from the Guna people, handmade baskets, and carved tagua nut sculptures show the importance of storytelling and tradition. Even Panama's modern art scene is growing, with galleries and street murals bringing new energy to the cities.

Family, community, and hospitality are pillars of social life. Warm greetings, lively gatherings, and shared meals create strong bonds between friends and neighbors.

Exploring Panama's culture is more than just learning facts. It is about feeling the heartbeat of the country in its music, its flavors, its art, and its way of life.



# HERITAGE

To truly appreciate Panama, it helps to look beyond its stunning beaches and modern skyline. Understanding its provinces, traditions, and culture offers a deeper connection to the heart of the country. Each province brings something unique to the table, whether it is the mountains of Chiriquí, the islands of Bocas del Toro, or the historic towns of Los Santos. Knowing the character of each region helps you find not just a place to live, but a community to call home.

Traditions in Panama are not relics of the past. They are vibrant celebrations of life that carry deep meaning today. From colorful parades to traditional festivals like Carnaval and Corpus Christi, these events offer a glimpse into the spirit of the Panamanian people. Even the smaller, lesser-known celebrations tell a story about community, resilience, and pride.

The culture of Panama is a blend of indigenous roots, Spanish heritage, Afro-Caribbean influences, and modern innovation. It is felt in the music, tasted in the food, and seen in the warm hospitality of its people. Panamanians balance a strong sense of national identity with an openness to new ideas and lifestyles.

By taking the time to understand Panama's rich tapestry, you are not just visiting or relocating, you are becoming part of something much greater. You will find that Panama is not only a destination, but also a place where a deeper, more fulfilling life can truly begin.



# WHY MOVE TO PANAMA

## TOP RANKED PLACES TO RETIRE OR LIVE

While it may surprise some, Panama consistently ranks among the top countries for relocation, retirement, and real estate investment. With a warm tropical climate, friendly locals, and a growing economy, it's no wonder Panama is home to one of the happiest populations in the world. More and more people are discovering the unique benefits of owning Panama real estate and soon, you may be one of them.

## LOW LIVING COST

One of Panama's biggest advantages is its affordability. Compared to the U.S. and Europe, everyday expenses including food, transportation, healthcare, and utilities are lower. Living costs average about 25% less than in a typical U.S. city, making it easier to maintain a comfortable lifestyle. Panama homes and condos also remain attractively priced, especially in beach and suburban areas within two hours of Panama City. Whether you're planning to relocate, retire, or invest, the opportunity to own real estate in Panama is one of the smartest lifestyle decisions you can make.



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# ESCAPE

Leaving your home country behind can feel a lot like stepping out of the Matrix. It is not about running away. It is about waking up to new possibilities. The system you have lived in — with its routines, pressures, and endless obligations — often conditions you to believe there is no other way. But there is.

Freedom begins with a simple decision: to let go of the programming and reclaim your life. It starts with a mindset shift. You do not need permission to explore new horizons. You do not need to follow the same worn path that everyone else is on. You can choose something better.

This book is your guide to freedom. Think of it as your exit plan — a way to pack your bags, sell your unnecessary possessions, make a clean break, and start fresh in a place where life moves slower, costs less, and feels fuller. It does not have to take years of planning. With the right information, you can set your course and begin your journey in as little as thirty days.

Letting go can be the hardest part. It means releasing old habits, attachments, and fears. But what waits on the other side is worth it. A simpler, freer, healthier life — one filled with opportunities you may have thought were out of reach.

*You are not just relocating. You are reclaiming your freedom.*

The world is bigger, more welcoming, and more full of opportunity than you may have realized.

When you are ready to take the next step, relocating to Panama can be the beginning of something extraordinary.



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# RELOCATING

Now that you understand the basic requirements of moving from the United States to Panama, let's talk about relocation and how to find the right support throughout the process.

When it comes to making the move, there are a few important things to keep in mind.

- Start by taking some Spanish lessons. You may need them sooner than expected.
- Hire a licensed attorney to guide you through legal matters and assist with property searches.
- Having a trusted local contact can make securing a good deal easier and faster.
- Choose a moving company with solid experience in international relocations.
- Keep in mind that the dry season in Panama runs from January through May.

If you are considering how to transport your belongings, relocation by plane is often the most efficient and comfortable option.

Lastly, ensure your passport is valid for at least six months from your planned date of entry.

Relocating to Panama can be a smooth and enjoyable process when handled with proper guidance. From finding a neighborhood that matches your lifestyle to setting up local utilities, having expert support can make a world of difference. With the right preparation, you will be able to settle in and start enjoying your new life with confidence.



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# SAFETY

Before diving into other topics, it is important to address safety, which is a key concern for anyone considering a move abroad. While Panama does experience crime, the overall environment is safer compared to many other Central American countries, according to the U.S. Department of State Travel Advisory.

As with any country, staying safe in Panama requires common sense and smart decision-making. Choose to live in secure areas such as gated communities or apartment buildings with 24-hour security. These offer added protection and peace of mind. Urban areas tend to be better monitored and maintained, while more rural regions may experience higher incidents due to lower income, limited infrastructure, and less police presence.

Avoid risky behavior. Stay away from drugs, unfamiliar individuals, and unsafe areas. Panama is generally welcoming and vibrant, with a diverse population and growing expat communities, but it is important to remain aware of your surroundings.

It is also worth noting that Panama takes safety seriously at the legal level. Anyone with a felony conviction will be denied residency. Local authorities work closely with U.S. law enforcement to ensure that fugitives or individuals trying to evade justice cannot hide here.

With the right mindset and precautions, most residents and visitors find Panama to be a safe and enjoyable place to live. Select well-established communities, rely on trusted contacts, and always prioritize your personal well-being.





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# HEALTH

Taking care of your family's health is always a top concern. If you are moving to Panama, one of the first benefits is that medical expenses are fully covered for the first 30 days of your residency. After that, there are many affordable private health insurance options available, including international plans tailored to expats.

Panama offers a high standard of health care at a fraction of the cost compared to the United States. A private doctor's visit typically ranges from \$10 to \$20, while a consultation at a public health facility may cost just \$1. Many doctors are U.S. trained, speak English, and practice in modern clinics or hospitals. Emergency services and health care hotlines are available 24 hours a day.

Pharmacies carry a wide selection of medications, usually available over the counter. While brand names may vary, generic equivalents are easy to find. Most widely used medications are offered at about 25% off. Lab tests, minor surgeries, and cosmetic procedures are significantly less expensive. Many private clinics also offer discounts on designated days.

U.S. military veterans may access VA health benefits through TRICARE Overseas, with several facilities in Panama familiar with the system.

For retirees, Medicare Parts A and B are not accepted. However, some Medicare Advantage plans cover urgent care and emergencies abroad. A growing number of hospitals now offer direct billing, eliminating the need for prepayment and reimbursement. With affordable care, modern facilities, and increasing compatibility with U.S. health plans, Panama offers excellent medical support for locals and expats alike.



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# CANNABIS

Cannabis laws in Panama have undergone significant changes in recent years, with a major shift in 2022 towards medical legalization. While recreational marijuana remains illegal, the country has moved forward with the regulation of medical cannabis, marking a key development in its drug policy.

In 2023, Panama passed a law legalizing medical cannabis for certain conditions such as chronic pain, cancer, and neurological disorders. This legislation allows patients with prescriptions from authorized medical professionals to access cannabis for therapeutic use. However, the use of cannabis for medical purposes remains highly regulated, with strict guidelines and oversight.

Panama has also made strides in establishing a regulated cannabis production industry. Licensed farms are now authorized to cultivate cannabis for research and pharmaceutical use, with government oversight ensuring quality and safety standards. This development is helping to create a controlled and transparent medical cannabis market in the country.

Despite these advancements, recreational marijuana remains illegal in Panama, with laws prohibiting its cultivation, sale, and use. However, there is growing public dialogue surrounding the future of cannabis in the country, and many believe that further reforms could be possible in the coming years.

As of 2025, Panama's cannabis market is primarily focused on medical use, and while recreational use is still not permitted, the country's evolving stance on cannabis indicates future changes could reshape the landscape.



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# DENTAL

Panama offers high-quality dental care that is both affordable and accessible. Many dentists have training from renowned universities in the U.S. or Europe, ensuring they meet international standards. Modern clinics, especially in Panama City, are equipped with the latest technology. Routine procedures like cleanings and fillings are precise, while specialists handle more complex treatments like implants and orthodontics.

Services include routine cleanings, fillings, crowns, orthodontics (braces and clear aligners), and dental implants. Clinics often use digital X-rays and laser systems for better accuracy and outcomes. This accessibility makes Panama a great option for those considering relocation, whether for retirement or investment.

In terms of cost, dental care in Panama is significantly more affordable compared to the U.S. and Europe. Cleanings generally cost around \$40, while fillings range from \$30 to \$60. More complex procedures like crowns cost between \$400 and \$600, a stark contrast to the high prices in Western countries.

Dental insurance is available, including both local and international plans, which are accepted by many clinics. Many offices have English-speaking staff, ensuring clear communication for international patients.

With world-class care at a fraction of the cost, Panama is an attractive destination for dental tourism, offering both high-quality service and the chance to enjoy a tropical getaway.



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# ECONOMY

Panama's economy remains one of the most stable and fastest-growing in Latin America, driven by its strategic location and the continued strength of the Panama Canal, which facilitates approximately 5 percent of global trade. Despite global uncertainties, Panama continues to post steady GDP growth and attract significant foreign direct investment.

The country is widely regarded as a secure destination for international business. Both domestic and foreign investors are protected equally under the constitution, and recent pro-business initiatives by the government are improving transparency, simplifying regulations, and reinforcing investor confidence.

Major infrastructure projects are reshaping the country's connectivity, including Metro Line 3 connecting Panama City to the interior, the Fourth Bridge over the Canal, and early talks of a high-speed train from Panama City to David. These projects are expected to drive regional growth and enhance access to new markets.

In addition, Panama is advancing toward sustainability with increased investment in renewable energy such as solar, wind, and hydroelectric power. The national goal of becoming carbon neutral is fostering a more resilient and cost-efficient economy.

Real estate benefits directly from this economic and infrastructural progress. Increased demand for residential, commercial, and mixed-use properties continues, especially in key urban and coastal regions. Combined with low property taxes and strong legal protections, Panama remains a solid choice for real estate investment in 2025 and beyond.



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# BANKING

Panama's banking system is modern, secure, and internationally integrated. Opening a bank account as a foreigner requires thorough documentation due to strict Know Your Customer (KYC) and Anti-Money Laundering (AML) regulations. You'll typically need a valid passport, second ID, proof of address, income verification, and bank reference letters from your home country.

Although some banks allow for online applications, many still require in-person visits. U.S. citizens must comply with FATCA, which includes filing Form 8938 if financial assets exceed certain thresholds.

Panama uses the U.S. dollar, making everyday transactions easier for Americans. Most banks offer mobile and online services, and the ATM network is extensive, with over 2,400 nationwide. Deposits from international checks can take 2 to 3 weeks to clear and are sometimes limited.

For daily banking, debit and credit cards are widely accepted—although Discover and American Express are not accepted in many retail stores. Western Union and MoneyGram are also available for sending and receiving money.

A popular new feature is Yappy, a fast and secure way to send money between individuals or businesses using just a mobile number—similar to Zelle. Additionally, ACH Express has made internal bank-to-bank transfers nearly instant, with same-day confirmation for most domestic transactions.

Banking is improving in both accessibility and convenience, making it easier than ever to manage your finances in Panama.



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# CRYPTO

Panama is rapidly becoming a crypto-friendly destination with a progressive legal framework and a growing number of businesses accepting digital currencies. In 2022, Panama introduced the "Crypto Law," providing clarity for the use and regulation of digital assets. This law not only legitimizes cryptocurrency as a valid form of payment but also offers tax incentives and legal protections to businesses operating in the crypto space.

One of the most significant milestones is that Panama City's local government now accepts cryptocurrency payments for a variety of services, including taxes and municipal fees. This move reflects Panama's commitment to integrating crypto into everyday transactions and offering greater convenience for residents and businesses.

Beyond government services, Panama's capital is home to a growing number of businesses, from restaurants to tech firms, that accept cryptocurrencies for goods and services. This adoption extends to the real estate market, where several developers and agencies are now accepting cryptocurrencies like Bitcoin and Ethereum for property transactions. These options make it easier for international buyers to invest in Panamanian real estate without relying on traditional banking systems.

With its forward-thinking regulations and acceptance of digital assets, Panama is positioning itself as a regional leader in the crypto space. The integration of cryptocurrencies into daily life, from government services to real estate transactions, has made Panama an increasingly attractive destination for crypto enthusiasts, investors, and digital nomads.





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# INCOME TAXES

Panama offers a tax-friendly system that benefits both residents and foreign investors. Thanks to its territorial tax structure, only income earned within Panama is taxed. Any foreign-sourced income is completely exempt.

## Individual Income Tax Rates

- 0% on income up to \$11,000
- 15% on income between \$11,000 and \$50,000
- 25% on income over \$50,000

Residents can take advantage of deductions for mortgage interest on a primary home, health insurance, student loan interest (for local education), and contributions to private pension plans. Most employees have taxes withheld directly by their employer and do not need to file, unless they earn additional income. Annual tax filings are due by March 15.

## Property Taxes

Primary homes are tax-exempt on the first \$120,000. After that, a tiered rate applies:

- 0.5% from \$120,001 to \$700,000
- 0.7% on amounts above \$700,000

Properties used for commercial or rental purposes follow a slightly different scale starting at 0.6% on values above \$30,000.

## Sales Tax (ITBMS).

The general sales tax is 7%, applied to most goods and services. However, basic necessities such as food, medicine, and healthcare are tax-exempt.



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# RESIDENCY

Panama offers several residency options for foreigners, making it an attractive destination for retirees, investors, and professionals. The most well-known is the Pensionado Visa, ideal for retirees receiving a lifetime monthly pension of at least \$1,000. This visa comes with generous benefits, including discounts ranging from 20% to 50% on entertainment, transportation, utility bills, and healthcare. These savings are especially appealing for those living on a fixed income.

Another popular option is the Friendly Nations Visa, which grants residency to citizens from over 50 countries with professional or economic ties to Panama. This visa is often used by remote workers, business owners, and freelancers.

The Golden Visa (Qualified Investor Visa) offers permanent residency for those investing a minimum of \$300,000 in real estate, securities, or fixed-term deposits in Panama.

Panama has also introduced a Digital Nomad Visa, allowing remote workers earning at least \$36,000 annually to live in the country for up to two years.

Other pathways include the Reforestation Visa, Employment Visa, and Self-Economic Solvency Visa, each with specific requirements and benefits.

All visa applicants must meet financial and legal standards, such as background checks and proof of income or investment. Many of these visas lead to permanent residency and eventual citizenship, usually after five years of legal residence. Always consult a licensed immigration attorney for the latest guidance.



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# VISAS

Just like when relocating anywhere in the world, there are some essential steps that you must follow when moving to Panama. You will also need the required documents to qualify.

There are different types of visa you can apply for when moving from the United States to Panama:

- Pensioner visa
- Friendly nations visa
- Reforestation investor visa
- Professional employment visa
- Self-Economic solvency visa
- Business Investor visa
- Digital nomad visa
- Visa for parents of a child born in Panama
- Visa for married citizens
- Missionary or Student

It is crucial to mention that Panama has an array of different visas, so be sure to research them to find the one that suits you most.

Each visa has different documentation requirements, make sure to consult with an attorney to verify which one is right for you.



# PETS

Relocating to Panama with your pets requires careful preparation, especially when it comes to the necessary documentation. Pets must have up-to-date rabies vaccinations and a valid health certificate issued by a licensed vet. This certificate must be authenticated by the U.S. Department of Agriculture and the Panama Consulate. Additionally, you'll need a vaccine record, a Home Quarantine Request (if applicable), and an import permit.

Upon arrival, Panama charges a \$16 entry fee for pets. If your pet is quarantined, a \$10 daily fee applies for up to 40 days. Some pets may be allowed to home-quarantine under certain conditions, but it's essential to confirm this in advance. It's also crucial to check specific airline requirements, as some airlines allow pets in a travel crate under your seat, while others may require them to travel with the luggage.

To ensure a smooth journey, familiarize your pet with the travel crate well in advance. Consider hiring a pet relocation service to handle the logistics and reduce stress for both you and your pet. Professional services can ensure that all paperwork and transportation requirements are met seamlessly, making the experience much less overwhelming.

Once in Panama, be mindful of the tropical climate. Keep your pet hydrated, provide shade, and ensure they stay indoors during the hottest part of the day. Regular vet visits and parasite prevention are essential in Panama's humid environment.

Research pet-friendly locations, parks, and attractions before your move, and remember to inform landlords about your pets, as some may have strict no-pet policies. With proper planning, you and your furry companion can enjoy a smooth transition to your new Panama home.



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# PASSPORTS

For U.S. citizens living in Panama, renewing a passport is a straightforward process, especially with the outreach events hosted by the U.S. Embassy. These events, often held in locations outside Panama City, make it more convenient for expats to access consular services closer to home. Services typically include adult passport renewals, replacement of lost or stolen passports, notarial services, and more.

## Where to Get Everything Done Locally

For passport renewal services, many locations throughout Panama, including Mail Boxes Etc. (MBE), offer a convenient range of services such as compliant passport photos, printing the DS-82 form, and preparing prepaid envelopes. MBE simplifies the process, consolidating tasks in one place to save you time.

## Step-by-Step Guide for Passport Renewal

1. Complete the DS-82 Form (Available online)
2. Bring a compliant 2" x 2" passport photo (available at Mail Boxes Etc.)
3. Submit your most recent passport or proof of citizenship
4. Prepare a prepaid DHL envelope with three waybills
5. Pay the government fee of \$130 online

With careful preparation, renewing your U.S. passport in Panama can be quick, efficient, and stress-free. The entire process can take as little as three weeks, and many expats find the convenience of outreach events a huge benefit.



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# LEGAL

Securing a reliable, English-speaking attorney is one of the most important steps when relocating to Panama. Whether you're applying for residency, buying property, starting a business, or navigating local bureaucracy, having the right legal support can save time, stress, and costly mistakes.

Panama's legal system is based on civil law, and processes can vary in efficiency. While some matters are handled swiftly, others may require persistent follow-up. Working with an experienced attorney ensures your documents are properly prepared, submitted on time, and meet all regulatory standards.

Legal representation is strongly recommended for setting up corporations, acquiring business licenses, conducting real estate transactions, and applying for immigration or residency visas. Attorneys also play a vital role in due diligence, ensuring titles are clean and contracts are solid.

Many legal professionals now offer transparent fee structures and digital services, making the process easier than ever. In 2024–2025, Panama has also improved online filings and government service integration, but expert guidance remains essential.

We have a network of vetted legal professionals who are trustworthy, efficient, and experienced in working with expats. These attorneys have helped countless newcomers settle into Panama smoothly.

If you need a recommendation, feel free to contact us directly. We are happy to connect you with the right legal support.





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# REPRESENTATION

Finding the right attorney is one of the most important steps when relocating, retiring, or investing in Panama. Attorneys here handle everything from real estate transactions to residency applications and company formations. However, choosing the right one requires careful research and vigilance.

Unlike in many countries, Panama does not commonly use independent escrow services. This means attorneys often hold client funds, making it crucial to work only with highly reputable professionals. Always verify an attorney's license through Panama's national bar association website, never rely solely on someone's word. Demand documented proof of credentials and always pay government and municipal fees directly to the issuing office, never through a third party.

Attorney fees are usually structured with 50% payable up front and 50% upon the successful filing or delivery of documents. Clear written agreements outlining responsibilities and fee structures should be in place before proceeding.

Notary services in Panama also work differently than in many countries. Notaries are appointed by the government and have significant authority, especially in authenticating legal documents. You will often need to visit an official notary office for anything involving property transfers, powers of attorney, and company registrations.



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# CARS

With Panama's expanding infrastructure and limited public transportation in some areas, owning or renting a car can be a smart investment, depending on your location and lifestyle. Rental rates typically range from \$800 to \$1,200 per month. If you live outside Panama City or frequently travel, owning a car often makes more sense over time.

Most drivers in Panama rely on Japanese or Korean vehicles like Toyota, Honda, Hyundai, or Kia. These brands are affordable, efficient, and easy to maintain, with parts and service widely available. American cars, including Ford, are also common, but sourcing parts or repairs outside major cities may be more challenging.

In recent years, the Chinese car market has gained strong traction in Panama. Brands such as Geely, Changan, Dongfeng, Jaecoo, and BYD offer long warranties, sleek designs, and premium features at nearly half the cost of other manufacturers. A new one-million-square-foot parts warehouse has also improved service availability and consumer confidence.

If you are moving to Panama with a Retirement Visa, you're eligible to import a car duty-free every two years. Annual inspections cost \$20, license plate renewal is \$25, with home delivery for an extra fee of \$10. Many of these services can now be done online. Basic car insurance is required and rates are generally similar to those in the U.S. After 90 days, residents must obtain a Panamanian driver's license, which involves a blood type test, health certificate, embassy authentication, and an appointment at SERTRACEN, the national licensing authority. Renewals cost \$40 for four years and require vision and hearing exams.



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# TOLLS

For drivers in Panama, setting up the PanaPass electronic toll payment system is essential. PanaPass allows you to use the Corredor Norte, Corredor Sur, and the new Corredor de las Playas without stopping at toll booths.

To set up PanaPass, you must first visit an authorized service center. Locations include stations near Albrook, Tocumen, and other major urban points. Bring your original and a copy of your cedula (if a resident) or passport (if a visitor), your vehicle registration, and proof of insurance. A technician will install a small electronic sticker on your windshield, which communicates automatically with toll stations.

The initial setup cost is usually around \$10 to \$15, which includes the sticker and a small starting balance. You can recharge your PanaPass account online, through mobile apps, or at physical payment points across Panama City.

Toll prices vary depending on the corridor and distance traveled, but generally range from \$1 to \$5 per trip. The system saves time during peak traffic and offers discounts compared to cash payments, which are being phased out.

Failure to install a PanaPass or insufficient balance could result in fines or blocked access to toll highways. Drivers should keep their balance topped up, especially during busy travel periods like holidays and weekends.

Setting up PanaPass is straightforward and brings tremendous convenience for anyone regularly traveling by car in Panama.



# EDUCATION

Despite persistent inequalities, Panama's education system has improved in recent years. It is overseen by the Ministry of Education (MEDUCA) and structured into several levels.

Pre-primary education includes pre-kindergarten and kindergarten for children aged 4 to 5 and is not mandatory. Primary education, compulsory for ages 6 to 12, lasts six years. This is followed by three years of lower secondary school for ages 12 to 15, and then three years of upper secondary or high school for ages 15 to 18. Graduates receive a diploma with specializations in business, literature, science, technology, livestock, or agriculture.

Public schools in Panama are free, but families must still pay for school supplies, uniforms, and occasional project fees. Many expats and middle- to upper-class Panamanians opt for private schools, which cost between \$200 and \$400 per child per month, depending on the school and grade level. There are also American-curriculum private schools that offer bilingual education and U.S.-accredited diplomas.

Foreign children enrolling in school may need to present legalized transcripts, immunization records, and proof of residency or guardianship. Some private schools may also require interviews or entrance exams. Overall, options range from local institutions to elite international schools catering to expat families.



LIFE IN PANAMA

# ENROLLMENT

It's important to understand that most schools in Panama follow a Spanish-language curriculum. However, some bilingual and international private schools offer instruction in English. In general, Spanish-language schools are more affordable, while English-speaking or American-style schools tend to have higher tuition but cater well to expat families and offer a smoother academic transition for foreign students relocating from abroad.

Enrollment requirements vary slightly by institution, but most schools will ask for a consistent set of documents. These typically include a birth certificate, a health certificate from a local Panamanian doctor, and up-to-date vaccination records. Proof of completed preschool is needed for kindergarten admission. Parents must also provide copies of their identification cards, three passport-sized photos (easily obtained at any pharmacy), and official transcripts or records from previous schools. A letter of conduct may also be requested, along with certification of 9th grade completion for students entering high school.

Bringing original school records with you is essential. Many schools in Panama do not coordinate directly with previous institutions to retrieve documents, and delays in enrollment can occur if your paperwork isn't complete. For university-bound students, records of any extracurricular courses or academic achievements can be helpful as well.

Families should begin gathering documents well in advance, especially if transitioning from a school system outside of Latin America or with language differences.



LIFE IN PANAMA

# SCHOOLS

The enrollment costs for private schools in Panama typically range between \$2,500 and \$5,000 per year, with an additional \$500 in fees for school books, supplies, ID cards, insurance, and inscription fees. This is a general estimate for primary schools. Secondary schools tend to be slightly more expensive but not significantly.

Many private schools offer discounts for families with multiple children, often reducing or waiving certain fees. Additionally, some institutions provide refunds based on academic performance, rewarding students for achieving high grades.

Here are a few client-recommended schools to consider:

- Balboa Academy
- The Oxford School
- Panama Coast International School
- Coronado International School
- Kings College

These schools offer a variety of curricula, including bilingual, American, and international programs, making them excellent choices for expat families. Depending on your child's educational needs, you can choose from schools with a strong English-language focus or institutions that blend Panamanian and international standards. Many of these schools also offer extracurricular activities, including sports, music, and clubs, to enrich your child's overall experience.





LIFE IN PANAMA

# SPANISH

Learning Spanish is essential for anyone planning to live in Panama. While English is spoken in tourist areas and among the expat community, speaking Spanish will open doors to deeper connections with locals and provide a richer, more authentic experience. Spanish is the official language, and mastering it will make daily interactions, business transactions, and cultural exchanges far easier. It also helps you navigate the nuances of life in Panama, where communication is key to understanding the local rhythm and traditions.

Panama's relaxed, laid-back lifestyle is reflected in its social culture. It's common for plans to be flexible, events may start later than expected, and the night can stretch well into the morning. Whether you're attending a house party or gathering with friends, you'll find that time seems to slow down here, and it's often spent enjoying music, dancing, and lively conversation. One of the unique charms of Panama is the unpredictability of the social scene. You may end up dancing under the stars, surrounded by new friends, or waking up on a beach after a spontaneous adventure.

For those looking to learn Spanish, Panama offers a range of options. There are language schools throughout the country that cater to all levels, from beginner to advanced. You can also learn online, hire a private tutor, or use programs like Rosetta Stone. Immersing yourself in daily conversations with locals is one of the most effective ways to accelerate learning.

Investing time in learning Spanish will not only enhance your time in Panama but will also help you integrate more fully into the local community.



LIFE IN PANAMA

# WEATHER

Panama is renowned for its warm, tropical climate, making it an appealing destination year-round. The country boasts a tropical maritime climate, with warm and humid conditions at sea level and cooler temperatures in the mountainous regions. Gray, overcast days are rare, and most areas enjoy plenty of sunshine.

Panama experiences two main seasons: the dry season (December to April) and the rainy season (May to November). During the rainy season, afternoons typically bring showers, but they are usually short-lived, giving way to clear skies. The Pacific coast receives between 50 to 70 inches of rain per year, while the Caribbean region and mountains can see over 100 inches. The rainfall tends to be heavier in the mountains, which contribute to the lush green landscapes.

The average daily temperature in Panama is around 88°F (31°C) during the day and drops to about 78°F (25°C) in the evening. However, in higher altitudes such as Boquete, David, and other mountainous areas, temperatures can be 10 to 15 degrees cooler, offering a pleasant escape from the heat.

Panama is located in the Eastern Standard Time Zone (EST), and the country does not observe Daylight Saving Time, so the clocks stay the same year-round. This consistent time system adds to the country's overall ease of living.

Whether you're lounging on the sun-drenched beaches or enjoying the cooler mountain air, Panama's weather is a key reason why it continues to attract both tourists and expats seeking a warm, comfortable climate.



LIFE IN PANAMA

# HOLIDAYS

Panama celebrates a variety of exciting holidays, each offering a festive atmosphere filled with local customs, vibrant parades, tasty foods, and refreshing drinks. If you enjoy cultural celebrations, Panama's holidays are an excellent way to experience the country's rich heritage.

- **January 1st** – New Year's Day
- **January 9th** – Martyrs' Day: Honors those who lost their lives in the 1964 conflict with the United States.
- **Late February** (usually around 25th) – Carnival: Featuring colorful parades and street parties.
- **April 10th** – Good Friday: A solemn religious day marked by processions and reflections.
- **May 1st** – Labor Day: Recognizes workers' rights and labor movements.
- **November 3rd** – Separation Day: Commemorates Panama's independence from Colombia in 1903.
- **November 10th** – Uprising of Los Santos: A historical event celebrated with parades and cultural events.
- **November 28th** – Independence Day from Spain: Marks Panama's break from colonial rule.
- **December 8th** – Mother's Day: A time to honor mothers with gifts and gatherings.
- **December 25th** – Christmas Day: Celebrated with family reunions, festive meals, and religious ceremonies.

These holidays, along with Panama's annual festivals, provide an opportunity to immerse yourself in local traditions and enjoy the lively spirit of Panamanian culture.



LIFE IN PANAMA

# LIFESTYLE

Panama offers a healthy and active lifestyle, with a sports community that thrives throughout the country. You'll find gyms like Power Club and Planet Fitness, offering affordable memberships. Beyond gyms, sports such as salsa dancing, running, hiking, biking, and Ironman competitions are widely practiced, with ample opportunities for participation. Panama is also a popular destination for golf enthusiasts, with several world-class courses.

Recent sports trends include padel, a form of tennis, with courts now available in Panama City and Playa Coronado. Additionally, pickleball is growing rapidly, especially among expats in Coronado, with dedicated courts popping up to meet demand.

For adrenaline seekers, Panama has go-kart tracks, and the new international race track offers an exciting venue for motorsport fans. The country also celebrates events like beer festivals, Burger Week, and other food-related activities, adding to its vibrant social scene.

Panama's food scene is a key part of its lifestyle, offering a variety of fine dining experiences and a blend of international cuisines, with influences from the Caribbean, Europe, and Latin America. The country is home to a growing number of restaurants gaining recognition for quality and innovation.

Additionally, Panama fosters a sense of community with groups focused on animal rights, human rights, recycling, and more. Whether you're looking for active pursuits, cultural activities, or a great dining experience, Panama offers a rich and fulfilling lifestyle.



LIFE IN PANAMA

# TRANSPORTATION

Panama's transportation system continues to modernize and expand in 2025. The Metro Rail has grown into a crucial part of the city, with Line 1 and Line 2 fully operational, offering fast and affordable connections across Panama City. Line 2's El Ramal extension now links directly to Tocumen International Airport, making airport access faster than ever. Fares are inexpensive, with rides typically costing less than \$1.

Taxis remain a popular option, though they work differently than in many other countries. Meters are rarely used, so fares are typically negotiated before starting your trip. Within Panama City, most taxi rides cost between \$3 and \$10 depending on distance and traffic. App-based services like Uber and InDriver offer set pricing and are widely used for convenience and transparency.

Bus transportation is also an efficient and low-cost option. MetroBus operates city routes with buses connected to a rechargeable RapiPass card system. Fares generally cost 25 to 50 cents per ride within the city. For longer trips, regional buses depart from Albrook Terminal, offering affordable travel across the country. Destinations like David, Santiago, and Las Tablas are easily accessible.

Overall, Panama offers visitors and residents reliable urban transport options that are both economical and easy to use. Whether you hop on a metro, flag down a taxi, or ride a bus, moving around the country has never been easier.



LIFE IN PANAMA

# TRAVEL

Panama's domestic air travel network remains strong and convenient in 2025. The country's main national airline, Air Panama, operates flights to many regional destinations from Marcos A. Gelabert Airport, located in Albrook, Panama City. This airport is a short drive from the downtown area and much easier to navigate than Tocumen International Airport.

Air Panama offers daily flights to popular locations like Bocas del Toro, David, Chitré, and the Pearl Islands. Flights are reasonably priced, usually ranging from \$60 to \$150 each way depending on the destination and time of year. These domestic connections save travelers hours compared to road travel, especially when visiting remote beach towns or mountain regions.

In addition to Air Panama, other small charter companies have expanded, offering flexible travel to even more remote islands and indigenous territories. The aviation sector's growth has helped boost tourism, business, and regional development across Panama.

Tocumen International Airport has also expanded its domestic terminal, with new options available for short-haul national flights. Many passengers now choose to combine international arrivals with immediate connections to Panama's top provincial cities.

With affordable fares, modern terminals, and increased route options, air travel within Panama is now more accessible than ever. It is a quick and comfortable way to experience the country's diverse regions, from the Caribbean coasts to the highland towns.



LIFE IN PANAMA

# WORKING

To work in Panama as a foreigner, you must obtain a work permit. The Ministry of Labor and Workforce Development (MITRADEL) oversees this process, ensuring that foreign employment aligns with national labor policies.

## Foreign Worker Quota

Companies must ensure that at least 90% of employees are Panamanian citizens or foreign workers considered local labor. Only 10% of the workforce can be foreign nationals. For specialized or technical staff, this quota increases to 15%.

## Work Permit Application Process

If you plan to work for a company in Panama, a work permit is required. The application process involves:

1. Employment Contract: Secure a full-time contract with a Panamanian employer.
2. Employer's Letter: The employer submits a letter of responsibility to MITRADEL.
3. Documentation: Provide a certificate of school records and professional experience, legalized by a Panamanian consul or apostilled.
4. Photographs: Submit passport-sized photos.

## Exceptions for Business Owners

If you open your own business in Panama as the president or director, you are not required to apply for a work permit. This applies to foreign entrepreneurs who establish and manage their companies. Consult a legal professional to navigate the process efficiently.



LIFE IN PANAMA

# RENTING

Renting a property in Panama requires careful consideration to ensure comfort and avoid unexpected issues. Here's a checklist to help you maintain the modern lifestyle you're accustomed to:

- **Hot Water & Water Pressure:** Most clients prioritize homes with hot water. Ensure the property has a reserve water tank; without one, water pressure can be low, especially during the dry season.
- **Backup Power:** In high-rise condos, confirm the presence of a backup generator to handle power outages.
- **Appliances:** Check if the property includes essential appliances like a washing machine, dryer, and a standard-sized refrigerator. Some homes may have smaller fridges, necessitating more frequent grocery shopping.
- **Internet & Cable:** Long-term rentals often don't include internet or cable TV. Verify with the landlord about these services.
- **Air Conditioning:** Given Panama's warm climate, ensure the property has a functioning air conditioning system.
- **Lease Agreement:** Request an English translation of the lease agreement before signing and read it thoroughly.
- **Location:** Choose a location that aligns with your lifestyle. If you don't own a car, consider properties near public transportation.
- **Rental Seasons:** From December to March, rental demand peaks, leading to higher prices and fewer available properties. For better selection and affordability, consider renting during the off-season.

Understanding these aspects will help you find a rental property that suits your needs and ensures a comfortable living experience in Panama.





LIFE IN PANAMA

# BUYING

Buying property in Panama is straightforward for foreigners, and one of the most attractive aspects is that foreigners can own property outright, with the same rights and protections as Panamanian citizens. Taking the right legal steps is essential to ensure a smooth transaction. Before making any commitment, confirm the property is properly titled by requesting the “Escritura Pública” (Public Deed) and the “Certificado de Registro” (Ownership and Encumbrances Certificate) from the seller.

Always request a land survey, especially if one hasn’t been done, to avoid boundary disputes. Once ready to proceed, a Promise to Buy agreement is signed, typically with a 10 percent deposit in escrow. Your lawyer will conduct due diligence, checking for legal issues, liens, or encumbrances.

Once cleared, a final sale contract is signed and notarized. The title transfer is submitted to the Public Registry. This normally takes about 10 business days, but as of 2025, a fast-track service is available. For \$250, you can complete the title registration in 24 hours, ideal for time-sensitive purchases.

Panama’s Public Registry is one of the strongest in Latin America, making title insurance generally unnecessary. As long as proper due diligence is performed, the risk of title issues is minimal.

The final result is a notarized and stamped deed transferring ownership. Be sure to review property tax rules and future obligations, especially if you're buying for investment or business use.

Always work with a licensed attorney to handle contracts, due diligence, and registration for a safe and transparent purchase.



LIFE IN PANAMA

# PROPERTY TAXES

Panama's property tax system offers significant benefits for owners, especially those registering a property as a Primary Residence or Tributary Family Patrimony.

For primary residences, properties valued up to \$120,000 are exempt from property taxes. Values between \$120,001 and \$700,000 are taxed at 0.5%. Values above \$700,000 are taxed at 0.7%. The property must be officially registered as the owner's primary residence. This applies to individuals, families, retirees, and properties in trust.

Secondary residences, commercial, and industrial properties are exempt up to \$30,000. Values from \$30,001 to \$250,000 are taxed at 0.6%, \$250,001 to \$500,000 at 0.8%, and above \$500,000 at 1.0%.

New construction may qualify for exemptions based on declared value. A 15-year exemption applies for properties valued up to \$100,000, 10 years for those between \$100,001 and \$250,000, and 5 years for those valued above \$250,000. These exemptions apply only to the construction, not the land, and require registration with the Exonerations Department.

Homes built between 1990 and 2009 may still benefit from a 20-year exemption if previously registered. Increased value since registration is taxable unless re-registered.

Tax exemptions transfer with the property to new buyers during the exemption period.

For tax purposes, property value is based on the declared sales price, as Panama does not use government assessors.

# PLACES TO DISCOVER

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*TOP RANKED PLACES TO RETIRE  
OR LIVE IN PANAMA*



## CORONADO



The beach town of Coronado is one of Panama's most popular coastal destinations, especially among expats. Once a quiet ranching area in the 1940s, it has grown into a well-developed community on the Pacific Coast.

Known for its laid-back lifestyle, Coronado offers modern conveniences including shopping centers, hospitals, and resorts. Its clear beaches attract both foreigners and Panamanians, making it a favorite weekend and holiday getaway.

## PEDASI



Pedasí, once a well-kept secret of locals, has grown into a favored destination for expats and families seeking a quieter life. Located at the tip of the Azuero Peninsula, it combines charm and community in a peaceful rural setting.

Despite its growing popularity, Pedasí has preserved its authentic vibe. The area is known for wide sandy beaches and clear calm waters, perfect for surfing, fishing, or simply enjoying the natural beauty of Panama's Pacific coast.





# PANAMA CITY

Panama City offers a dynamic blend of modern urban living with tropical flair. It's the country's economic and cultural center, filled with striking skyscrapers, vibrant neighborhoods, and rich history. For those seeking character and charm, Casco Viejo stands out as a top choice. This UNESCO World Heritage site is full of restored colonial buildings, boutique hotels, rooftop bars, and a thriving arts and dining scene perfect for those who want a mix of nightlife and culture.

The city's real estate market continues to attract both investors and new residents. Popular areas like El Cangrejo, Obarrio, San Francisco, and Punta Pacifica offer a range of options from high-rise condos to walkable neighborhoods with cafés, schools, and services nearby.

Panama City also boasts excellent infrastructure. The Metro system, modern highways, and direct access to the Tocumen International Airport make getting around the country and beyond easy. You'll find international schools, hospitals, and luxury shopping malls alongside outdoor escapes like Parque Omar and the Cinta Costera.

Whether you're relocating, retiring, or investing, Panama City delivers world-class amenities with a uniquely Latin American energy.



# PLACES TO DISCOVER

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*TOP RANKED PLACES TO RETIRE  
OR LIVE IN PANAMA*

Boquete is one of Panama's most popular highland escapes, long favored by expats for its cool climate, lush gardens, and world-class coffee. Nestled in the mountains of Chiriquí, it offers a peaceful lifestyle surrounded by nature and fresh mountain air.

Known for its real estate appeal and rapid growth, Boquete has become a prime spot for retirees and those seeking a relaxed mountain lifestyle with modern comforts.

Bocas del Toro is a tropical archipelago known for its laid-back island vibe, colorful Afro-Caribbean culture, and vibrant nightlife. Local markets overflow with fresh products, and the town is a magnet for boaters and ocean lovers.

Bocas Town offers stunning beaches, excellent year-round fishing, and great surf spots. The combination of silky sand, crystal-clear water, and a warm community makes it one of Panama's most unique coastal destinations.







LIFE IN PANAMA

# SHOPPING

Shopping in Panama is a vibrant mix of international flair and local flavor. While many global brands appear under Spanish names, the variety and quality of goods remain top notch. Whether you're hunting for designer fashion, electronics, or locally made crafts, you'll find plenty to explore. Groceries are another highlight. Fresh fruits and vegetables are not only delicious but very affordable. When buying packaged goods, opting for local brands can save you significantly compared to imported U.S. products.

Panama's malls are world class, offering air conditioned escapes packed with shops, dining, entertainment, and family activities. But shopping isn't limited to enclosed malls. Across the country, modern American style open air shopping centers have become increasingly popular. These centers often combine boutiques, supermarkets, pharmacies, banks, and restaurants in a single walkable space, ideal for modern lifestyles and everyday needs.

Beyond Panama City, the country continues to grow its retail infrastructure. In addition to traditional shopping centers, several major malls have opened in key provincial hubs. Westland Mall in Arraiján serves the western suburbs of Panama City, providing a large retail and dining space. Santiago Mall in Veraguas is now a major commercial destination for the central provinces, while the newly expanded Federal Mall in David brings major brands to the western region of Chiriquí.

Whether you're after luxury goods, bargain fashion, home essentials, or fresh produce from a local market, Panama offers a dynamic and growing retail experience for every shopper.



LIFE IN PANAMA

# MALLS

Panama City offers a rich shopping experience from luxury goods to local finds, spread across world-class malls and vibrant commercial districts. Together, these shopping destinations reflect Panama's blend of modern lifestyle and international appeal.

**Albrook Mall** – One of the largest in Latin America, located by the Panama City Bus Terminal. It offers a huge variety of stores, popular with locals and tourists alike.

**Metromall Panama** – Near Tocumen Airport, this mall offers convenient shopping, dining, and entertainment options.

**Multiplaza Mall** – An upscale Punta Paitilla mall with over 280 international brand stores, tech outlets, and restaurants, plus a cinema.

**Soho Mall** – In the financial district, Panama's luxury shopping hub with high-end brands like Prada and Cartier.

**AltaPlaza Mall** – A sleek, family-friendly mall with diverse retail stores, dining areas, and event spaces.

**Town Center Costa del Este** – A walkable mall in an upscale neighborhood, featuring shops, dining, wellness services, and offices.

In addition to these city-based malls, Panama is also home to thriving retail developments in the interior provinces, with large-scale shopping complexes in Arraiján, Santiago, and David helping bring big-city convenience to regional communities.



LIFE IN PANAMA

# DINING

Panama's culinary scene is thriving, offering a blend of traditional and international flavors. The city boasts over 410 top-rated restaurants, with a focus in Casco Viejo, Panama City's historic district. Known for vibrant dining options, the area blends traditional Panamanian dishes with global cuisines.

The gastronomic landscape reflects a fusion of indigenous, Afro-Caribbean, and immigrant influences. Many restaurants modernize traditional recipes, using local ingredients in innovative ways. This movement aligns with Panama's push for sustainability and promoting local produce.

Panama also features a growing selection of rooftop restaurants, providing stunning views of the skyline, Panama Bay, or Casco Viejo. These spots combine chic atmospheres with creative menus, offering fresh seafood and crafted cocktails. Notable examples include Tantalo, known for its lively atmosphere and views, and Boveda, offering upscale dining.

Asian fusion is another growing trend in Panama City. Makoto leads the way, with many other fusion-inspired restaurants across the city blending traditional Asian flavors with modern techniques. Makoto offers a unique dining experience featuring sushi, teriyaki, and fusion dishes in a stylish setting.

For exploring Panama's dining scene, the Degusta app is a great resource. Launched in 2010, it helps users find restaurants, read reviews, and make reservations, often with discounts of up to 50% on food (excluding alcohol).

Whether seeking fresh seafood, sancocho, international dishes, or dining with a view, Panama's diverse dining options cater to every palate, blending tradition with innovation.





LIFE IN PANAMA

# ENTERTAINMENT

Panama City offers a dynamic entertainment scene, blending modern attractions with rich cultural experiences. For cinema enthusiasts, all movies are available in both English and Spanish. Standard ticket prices are around \$6.50, with a popular 2-for-1 deal every Wednesday.

Live performances are a staple in the city, with concerts, theater shows, and cultural festivals happening regularly. Keep an eye on platforms like Ticketplus for the latest events and venues. Panama's Cultural Circuit offers live dance, music performances, and art exhibits showcasing the country's diverse heritage.

The city's nightlife is diverse, featuring numerous nightclubs, bars, and restaurants. Many shopping malls serve as entertainment hubs, combining retail therapy with dining and nightlife options. A must-visit is the Amador Causeway, a scenic strip offering stunning views of the city skyline and the Pacific Ocean. It's a hotspot for leisurely strolls, cycling, and enjoying the sea breeze.

For those seeking a more immersive nightlife experience, consider joining a bar hopping tour that takes you through Panama City's vibrant nightlife districts, including Casco Viejo and the Amador Causeway. These tours offer a curated experience of the city's best bars and clubs.

Panama also offers a variety of live music venues and jazz festivals, which are increasingly popular. Whether you're in the mood for a cinematic experience, live music, or a night out on the town, Panama City's entertainment offerings cater to all preferences, ensuring memorable experiences for both locals and visitors alike.



LIFE IN PANAMA

# GAMBLING

Panama is a major hub for gambling in Central America, offering various options for both locals and visitors. The country has a well-regulated gambling industry overseen by the Panama Gaming Control Board (JCJ), ensuring transparency and legality in all operations. With a wide range of activities, Panama attracts many international tourists.

## Casinos

Panama is home to over 20 casinos, especially in Panama City and resort areas. These casinos offer a variety of games, including slots, blackjack, poker, and roulette. Typically located within luxury hotels, casinos provide visitors with a full entertainment experience. Panama's liberal gaming laws make it a leading gambling destination in the region.

## Sports Betting

Sports betting is popular in Panama, particularly through online platforms that cater to both locals and tourists. Football (soccer) is the most popular sport, but baseball, basketball, and international events also draw attention. Sports betting is well-regulated, ensuring safety and accessibility.

## Horse Racing

Horse racing remains a favorite pastime in Panama, with the President Remón Racetrack in Panama City as the main venue. It hosts regular races, offering betting options both on-site and through online platforms.

With its diverse gambling options, Panama is a top destination for those seeking exciting gaming experiences.



LIFE IN PANAMA

# FISHING

Panama's coastal waters offer some of the world's best sport fishing opportunities. The continental shelf drops steeply just offshore, providing easy access to deep waters filled with big-game species.

## Top Fishing Spots

- **Hannibal Bank:** Known for black and blue marlin fishing, this is a top destination for anglers.
- **Isla Montuosa:** A prime spot for yellow fin tuna, mullet snapper, and grouper.
- **Isla Parida:** Offers inshore fishing for rooster fish, wahoo, and cero mackerel, thanks to its mangrove ecosystems.

## Fishing Seasons

- **November to March:** Best time for offshore fishing with peak seasons for marlin, yellow fin tuna, and dorado.
- **April to June:** Continued abundance of tuna and marlin, with inshore species like rooster fish and cubera snapper.

Fishing Lodges and Charters in Panama include Sport Fish Panama Island Lodge, located on Isla Parida, which offers access to top fishing spots with experienced guides. Additionally, FishingBooker provides a platform to book fishing charters across Panama, catering to various preferences and budgets.

With a range of fishing experiences available, from offshore deep-sea expeditions to inshore fishing in calm waters, Panama is a paradise for both novice and experienced anglers alike. The country's diverse marine life and accessible fishing locations make it a top destination for fishing enthusiasts worldwide.



LIFE IN PANAMA

# WATERFALLS

Panama's lush landscapes offer a variety of breathtaking waterfalls, perfect for nature lovers and outdoor adventurers. With a tropical climate and mountainous terrain, the country is home to some of Central America's most beautiful cascades.

**Cascada de los Tercios**, near Añasco, is famous for its unique basalt rock formations and scenic trails. Visitors enjoy hiking, swimming, and photography in the surrounding natural beauty.

**Chorro Las Mozas** in Valle de Antón features smaller falls and natural pools ideal for a refreshing swim. It is easily accessible and offers a peaceful setting for families and hikers.

**El Macho Waterfall**, also in Valle de Antón, is one of Panama's tallest. Part of a private eco-reserve, it offers canopy tours, suspension bridges, and hiking trails through cloud forests.

In Veraguas province, **Santa Fe Waterfalls** provide a more remote experience, with multiple falls accessible by hiking through dense forests. Adventurers should come prepared with hiking gear.

The **Lost Waterfalls of Bocas del Toro** offer an off-the-beaten-path experience, requiring moderate hiking to reach secluded falls surrounded by rainforest.

Other notable spots include **Las Yayas Waterfalls** in Coclé and **Cangilones de Gualaca**, a unique river canyon popular for swimming and cliff jumping.

Panama's waterfalls are natural treasures that combine scenic beauty with outdoor adventure, making them a must-see for anyone exploring the country's diverse landscapes.



LIFE IN PANAMA

# BOATING

Panama offers a range of marinas to suit boaters, whether for transient stays or long-term docking. These marinas are equipped with modern amenities and are strategically located along the Pacific and Caribbean coasts.

## Pacific Coast Marinas:

- **Flamenco Marina** (Panama City): Located on the Amador Causeway, it offers 238 slips, a fuel dock, shipyard, and dining options, catering to both long-term and transient visitors.
- **Amador Marina** (Panama City): Situated near the Panama Canal's Pacific entrance, this marina provides easy access to both the canal and the Pacific Ocean.
- **Vista Mar Marina** (San Carlos): Located 42 nautical miles southwest of Panama City, it offers over 100 floating docks and a 1,200 ft dock for superyachts.
- **Buenaventura Marina** (Río Hato): A well-equipped marina on the Pacific coast offering essential amenities for boaters.

## Caribbean Coast Marinas:

- **Shelter Bay Marina** (Colón): Situated at the Caribbean entrance to the Panama Canal, it offers a safe harbor and facilities for large yachts.
- **Red Frog Marina** (Bocas del Toro): Located on Isla Bastimentos, it offers a protected bay and modern amenities for cruising vessels.

Marinas like Flamenco, Amador, and Vista Mar accommodate yachts up to 120 feet. Mooring costs typically range from \$10 to \$20 per foot, per month, offering competitive pricing and excellent facilities.



LIFE IN PANAMA

# GOLF

Panama offers some of the most beautiful and diverse golf courses in Central America. With coastal fairways, mountain courses, and resort-style clubs, golfers of every level can find their perfect setting. The year-round tropical climate and stunning landscapes make Panama an ideal destination for golf lovers. Whether you prefer a quick round near the city or a weekend escape to a beach side course, Panama's growing golf community welcomes you.

The rise of golf in Panama has led to developers building high-quality housing developments, which are extremely popular with expatriates. These communities offer a blend of luxury living and access to top-tier golf facilities, making Panama an attractive destination for those seeking a vibrant golfing lifestyle.

- Club de Golf - Panama City
- Santa Maria - Panama City
- Tucan Resort - Panama City
- Summit Resort - Panama City
- Coronado Resort - Coronado
- Vista Mar Resort - San Carlos
- Casa Mar Resort - San Carlos
- Bijao Resort - Santa Clara
- Mantarray Club - Rio Hato
- Buenaventura - Rio Hato
- Valle Escondido - Boquete
- Lucero - Boquete

Whether you're a seasoned golfer or a newcomer to the sport, Panama's golf courses offer a unique blend of challenge and beauty, set against the backdrop of the country's diverse landscapes.



# RACE & POLITICS

It says a lot if we tell you that Panama was voted the friendliest country in the region. There is no racism, and everyone is treated equally, regardless of their race, skin color, age, or gender. Panama is known for its inclusive and positive atmosphere, making it a great place to live.

Panama is a highly religious country, yet it has a strong and growing gay and transgender community. While same-sex sexual activity has been legal since 2008, challenges remain, as same-sex marriage is still prohibited, and comprehensive anti-discrimination laws are lacking. However, the country has made significant strides with the LGBTQ+ community, as seen in March 2024 when the LGBTQ+ collective launched an "ethical electoral pact" to combat hate campaigns during the general elections.

Panama's political environment is generally peaceful, but it's best to avoid engaging in political discussions, as political activities can often be challenging. The political landscape remains dynamic, with the 2024 general elections resulting in José Raúl Mulino's presidency. Mulino won with 34.2% of the vote, representing the Realizing Goals party, marking a significant shift in Panama's political environment. Voters showed a desire for change, as evidenced by the declining performance of the Democratic Revolutionary Party.

In conclusion, Panama is a welcoming, inclusive country with a strong sense of community. However, it's advisable to approach politics with sensitivity, as the environment can sometimes be tense and complex.



LIFE IN PANAMA

# ROMANCE

Panama offers a unique setting for romance, blending exotic landscapes with a rich cultural tapestry. However, navigating relationships here may differ from what some are accustomed to. It's advisable to have a strong marital foundation before relocating, as the dynamics of local dating culture can present challenges.

In Panama, it's common for younger women to date older men, reflecting traditional values and societal norms. The dating scene is vibrant, providing ample opportunities for singles. Tinder, Bumble, and Badoo are popular dating apps in Panama for connecting with potential partners.

Panamanian women are known for their passion and strong family ties. It's customary for individuals to live with their parents until marriage, often extending into their 30s. This close-knit family structure can influence relationship dynamics, emphasizing the importance of family approval and involvement.

Panama is a highly religious country, with Catholicism being the dominant faith. While family plays a central role in relationships, the culture is warm and welcoming, and the atmosphere is generally positive for newcomers looking for love and companionship.

In summary, Panama presents a rich and diverse environment for romance, where traditional values coexist with modern dating practices. Approaching relationships with respect for local customs and an open mind can lead to meaningful connections.





LIFE IN PANAMA

# DATING

When it comes to dating in Panama, understanding the local culture is key, and one of the most important aspects is embracing the Latin lifestyle. You'll quickly discover that learning Spanish is essential, as it opens up many doors for meaningful connections. Most of the dating scene has shifted online, making it crucial to create a profile on popular dating sites.

In Panama, dancing is an integral part of the culture, and it's often considered a social skill. If you're not keen on dancing, you might want to reconsider, as many locals love to dance to Latin rhythms, and those who do can enjoy more opportunities to connect.

One of the key aspects of dating in Panama is showing affection and pampering your partner. The little gestures, like paying attention to detail, make a big difference in building strong connections. Don't hesitate to open your wallet, as it's customary that if you invite someone out, you're expected to pay.

For your first date, Panama offers plenty of options, whether you're looking to meet at one of the many coffee shops or choosing from hundreds of restaurants with a variety of cuisines. The nightlife scene is also vibrant, with an abundance of bars, restaurants, clubs, and other entertainment venues.

However, don't fall in love too quickly. Dating in Panama, like in many major cities, can involve ghosting, where someone suddenly cuts off communication without explanation. This behavior is common, so be prepared for this reality.

In conclusion, dating in Panama is a blend of traditional values and modern connections, offering an exciting and dynamic environment for romance.



LIFE IN PANAMA

# RELIGION

Panama is a country where religious freedom is not only protected by its constitution but is also a visible and celebrated part of daily life. While Catholicism is the predominant religion, with approximately 72% of the population identifying as Catholic, Panama is home to a rich diversity of religious beliefs and practices. Protestant denominations, including Evangelical and Pentecostal communities, also have a strong presence, alongside smaller communities practicing Judaism, Islam, Buddhism, Hinduism, and Indigenous religions.

The churches in Panama hold architectural significance and beauty, particularly the historic Metropolitan Archcathedral Basilica of Santa María la Antigua in Panama City, known for its Renaissance-style design and stunning stained glass windows. Many churches in Panama have exotic and early construction styles, often adorned with intricate woodwork, making them not just places of worship but cultural landmarks.

While most churches are Spanish-speaking, Coronado Bible Church is an English-speaking church that welcomes people from all backgrounds. You will also find several other religious communities offering services in English, catering to expats and visitors.

Religious events play an important role in Panama's cultural life. In addition to the major religious celebrations, there are numerous community-focused activities aimed at bringing people together. Panama offers a welcoming atmosphere for practicing any religion, making it an inclusive country for spiritual growth and connection.



# SETTLING IN AFTER THE MOVE

Finding the perfect property to call your own is a significant challenge, and when you're lucky enough to find it, the excitement of ownership or tenancy is just the beginning. Once the deal is closed or the lease signed, the next major task is the moving process. After the move, you can start settling into your new home, but there's still plenty to do before you can truly relax.

Whether you're renting or buying real estate in Panama, moving is always a big undertaking. Unpacking and getting your belongings into place will feel like a huge relief, but the work doesn't stop there. It's essential to stay organized to ensure your transition is as smooth as possible. The quicker you finish unpacking and set up your home, the sooner you can begin enjoying life in Panama.

There are key tasks to prioritize after the move. First, ensure that all utilities such as electricity, water, and internet are set up. You'll need to update your address with local authorities and inform banks, insurance companies, and other services. Familiarize yourself with the neighborhood, find nearby stores, pharmacies, and medical centers, and get to know your neighbors.



LIFE IN PANAMA

# ENVIRONMENT

Panama continues to make strides in environmental protection and sustainability. In 2024, it became the first country in Central America to ban single-use plastics, joining over 60 other countries with similar initiatives. This bold move reflects Panama's growing commitment to protecting its rich biodiversity, especially in a region that is one of the world's most bio-diverse. Locals and visitors alike are encouraged to bring their own reusable bags when shopping, or they can purchase them at stores. This ban positions Panama as a regional leader in reducing plastic pollution.

The country is also investing heavily in renewable energy. In 2024, Panama expanded its solar energy capacity by 143.4 MW, making up 5% of the energy mix. Wind energy has similarly grown, contributing another 5%. The government offers tax incentives and import duty exemptions for renewable energy projects, encouraging both local and international investment in solar and wind energy.

Panama has also launched a renewable energy auction aimed at securing energy from wind, solar, hydropower, and biomass projects from 2025 to 2030. This initiative is a major step toward ensuring the country meets its future energy needs sustainably. Additionally, Panama's efforts to incorporate green building standards and eco-friendly practices are further enhancing its sustainability goals.

With these efforts in place, Panama not only leads in environmental conservation but also positions itself as a leader in renewable energy and plastic waste reduction in the region, promoting a cleaner, greener future for all.



LIFE IN PANAMA

# INSURANCE

When moving to Panama, it's essential to understand the local insurance market. Insurance rates in Panama are comparable to those in the United States, but there are some key differences in the process and coverage.

**Health Insurance:** Local health coverage in Panama starts around \$1,200 per year. International plans are available starting at \$1,800 annually. Pricing depends on your age, health status, and the chosen deductible. Panama also has a robust public healthcare system, but many expats prefer private insurance for quicker access to care.

**Homeowners Insurance:** This type of insurance typically starts at \$250 per year. Coverage generally protects against theft, fire, and other common risks. However, it's important to read the fine print to ensure adequate protection for your property.

**Car Insurance:** Car insurance for personal injury starts at about \$100 per year, while comprehensive coverage starts around \$600, depending on the make, model, and value of your vehicle. Be aware that car insurance rates in Panama can be influenced by the driving record, the car's condition, and its purpose.

**Important Note:** In Panama, there are no online sign-ups for insurance. You must contact a licensed insurance agent directly to secure coverage. Additionally, claims processes tend to be slower than what you might be accustomed to in the U.S. If a claim is approved, it usually involves significant paperwork and may take longer to process. Expect a more bureaucratic process rather than immediate payments



LIFE IN PANAMA

# MAIL

When it comes to mail services in Panama, it's important to know that there are no traditional mail services like in other countries. However, Panama has a robust internal shipping service called Uno Express. This Panamanian company, with over 20 years of experience, specializes in logistics, including the shipping, receiving, and delivery of parcels within its network. Uno Express operates 40 branches across the country, and packages are typically delivered from branch to branch, with same-day or next-day pick-up available at most locations.

For international shipments, mailbox forwarding services are available. These services often involve signing up (usually for free) to obtain an address in Miami, Florida. Once you ship your items to Miami, they are forwarded to Panama via air cargo, and you can pick them up at a local branch, depending on your location. Shipping costs are typically around \$3.00 per pound. A reliable service provider is Fastbox PTY, which specializes in freight forwarding and is highly recommended in Panama.

If you need to ship items to Panama, remember that items valued under \$100 are exempt from duties and taxes. This "De Minimis Value" helps you avoid extra charges for small shipments.

Delivery times from Florida to Panama generally range from 3 to 5 days, depending on the type of shipping service you choose. Major carriers such as FedEx, DHL, and UPS are available, though they tend to be the most expensive options.

For bill payments, most can be done online or in person at supermarkets and banks.



LIFE IN PANAMA

## TV & INTERNET

Panama offers a variety of internet and TV services, including cable, satellite, and fiber optics, with generally fast speeds. Internet packages start at around \$35 per month for speeds of 300 Mbps. Some of the main providers include Mas Móvil and Tigo, both offering reliable connectivity across the country.

For those seeking bundled services, packages combining internet, TV, and local phone lines start at about \$60 per month. These TV packages typically offer thousands of channels, although the majority are in Spanish.

For expats who prefer English-language programming, the challenge is that most channels are in Spanish. A great solution is to bring along a streaming device, such as a Fire Stick, Apple TV, or similar. This allows you to access your favorite English-language shows and channels through streaming platforms, providing an easy workaround.

Additionally, Starlink, the satellite internet provider by SpaceX, is now available in Panama. With plans starting at \$35 per month, Starlink offers reliable internet even in more remote areas, making it an attractive option for those living outside major cities or areas with less infrastructure.

While internet speeds are generally excellent in urban centers, it's always a good idea to check coverage and speeds in your specific area, especially in more rural locations where options might be more limited.



LIFE IN PANAMA

# CELL PHONE

When you arrive in Panama, if you plan to use your current cell phone, ensure it is unlocked to work with local networks. Many phones from the U.S. are locked by their carriers, but don't worry – most electronics stores can unlock them for around \$20.

If you don't have a phone or prefer to purchase a new one, Panama offers a simple process. You can buy a phone from any store without a contract, and use it with a prepaid plan. Top-up cards are available from \$2 to \$20, allowing you to pay as you go for calls, texts, and data.

For those who prefer a contract, options are available with providers offering plans starting at \$20 per month. Major mobile carriers in Panama include Movistar, Claro, and Digicel. These companies offer competitive pricing, good coverage, and a range of data packages for both prepaid and postpaid customers. You can also find bundles that include internet, calls, and SMS services.

One essential note: WhatsApp is widely used across Panama. It's the go-to app for messaging, calls, and business communication. Almost everyone in Panama uses it, making it a must-have app for staying connected.

The mobile network coverage in Panama is generally excellent in urban areas and along the highways, though coverage can be spotty in more remote regions. It's always a good idea to check with the provider about coverage in specific areas before committing to a plan.





LIFE IN PANAMA

# PUBLIC SERVICES

Panama offers several modern conveniences for managing utilities, with many services available online, making tasks like signing up, paying bills, and renewing vehicle registration much more straightforward. However, despite the convenience of online options, certain processes may still require physical visits, especially for more complex issues.

**Electricity:** The main electricity provider in Panama is Edemet (Electricidad de Metropólitan) on the Pacific side, while Elektra Noreste provides service on the Caribbean side. Rates for residential electricity are relatively affordable, but costs can rise during hotter months when air conditioning use increases.

**Water:** The water utility company in Panama City is IDAAN (Instituto de Acueductos y Alcantarillados Nacionales), while rural areas may have independent water systems. Although water quality is generally good, some areas may require filtration due to local conditions. Rates for water are fairly low, with the average monthly cost for a small apartment typically around \$10 to \$20.

**Internet & Cable:** Major internet and cable providers include Mas Móvil, Tigo, and Cable Onda, offering a range of packages with competitive prices. High-speed internet is widely available in urban areas, though rural zones may have limited options.

**Paying Bills:** Paying utility bills is easy through online platforms, and you can also pay in supermarkets or banks. When visiting public offices to handle services in person, be prepared for long lines and the possibility of customer service that may feel less than accommodating. Always bring the required documents, along with at least two copies, to avoid unnecessary delays.



# SHOULD YOU RELOCATE TO PANAMA?

THE CHOICE IS SO EASY FOR MANY

By now, you should have a clear idea of what relocating to Panama involves. It's a vibrant, welcoming country with a relaxed lifestyle, stunning landscapes, and a strong local culture. Many expats enjoy the affordable cost of living and variety of activities available, from beaches to mountains.

However, it's important to have realistic expectations. Panama may not offer 5-star services, especially in terms of customer service and bureaucracy. If you're accustomed to high-end amenities and quick service, the transition could be tough.

While Panama provides decent general healthcare, it may not be ideal for those needing specialized medical treatments or comprehensive disability benefits. Local facilities might not always meet international standards.

Overall, Panama is a great destination for those seeking a laid-back lifestyle, adventure, and affordability. But, before making the move, weigh the pros and cons carefully to make an informed decision.



LIFE IN PANAMA

# DOCUMENTS

When preparing to move to Panama, there are several important documents you'll need. These documents should be gathered about three months before applying for an immigrant visa, driver's license, and work permit. Below is a list of the required paperwork:

- **Passports** (valid for at least six months)
- **Bank Reference Letters** (from your U.S. bank addressed to your Panama bank)
- **Driver's License** (an official translation may be needed)
- **Birth Certificates** (must be apostilled for use in Panama)
- **FBI Background Check** (valid for immigration purposes)
- **Retirement Pension Statement** (if applying for the Pensionado Visa)

For opening a bank account, you will need two original reference letters from your U.S. bank addressed to the Panama bank of your choice. It's essential to ensure that all documents are apostilled, as Panama requires this for all foreign paperwork. Be aware that the process can take time, so start gathering your documents well in advance to avoid delays.

The requirements may vary slightly depending on the type of visa you're applying for (e.g., Friendly Nations, Pensionado, or Investment Visa), so always check with Panama's immigration office or your legal representative for any additional documents or updates to the process.



LIFE IN PANAMA

# SHIPPING

The first step in the shipping process is selecting a reliable shipping company. Research well and choose one with experience in Panama relocations to ensure everything goes smoothly.

Your shipping timeline depends on the type of shipping you choose. For Express Shipping, it typically takes 15-30 working days, while Economy Shipping can extend from 30-60 days, depending on the carrier and logistics involved.

Once your shipment arrives in Panama, customs agents will conduct an inspection of your container and its associated paperwork. If everything is in order, your belongings will be cleared quickly, but it's important to ensure all documentation is complete to avoid delays.

Be mindful that certain items may be restricted or subject to customs duties, depending on their value or classification. It's always a good idea to check in advance what you can and can't bring.

When preparing for shipping, make sure to properly label and organize your items to streamline the process. Also, consult with your shipping company on any insurance coverage options to safeguard your belongings during transit.

Taking the time to carefully plan the shipping process will ensure that your items arrive in Panama safely and efficiently. A good shipping company will guide you through every step and provide clear information about timelines and customs requirements.



LIFE IN PANAMA

# CONCLUSION

If you're seeking a relaxed, fulfilling lifestyle, Panama offers an ideal setting. With its vibrant culture, welcoming people, and stunning landscapes, this country is more than just a place to live, it's a chance to embrace a simpler, more rewarding way of life. From its tropical beauty to the laid-back lifestyle, Panama is a haven where you can feel free and truly at home.

Throughout this guide, we've covered the essential information to help you navigate the relocation process, whether it's securing the right residency visa, understanding the healthcare system, managing your utilities and insurance, or shipping your belongings. We've also touched on the practical aspects of settling into your new home, including transportation, internet, and services available to make your transition smooth.

While Panama offers many benefits, it's also important to be aware of the realities and adjust your expectations accordingly. The pace of life here can be different, and things may not always run as efficiently as you're used to. However, with the right preparation and mindset, your move to Panama can be a life-changing and fulfilling experience.

We hope this guide has equipped you with valuable insights to make an informed decision. If you have any questions or need further assistance, don't hesitate to reach out. Best of luck with your adventure in Panama, and may it bring you the happiness and freedom you've been seeking!

# LIFE IN PANAMA

## THE REAL UNTOLD STORY

I surely hope that we were able to paint a clear picture of what to expect from living in Panama. As someone who's lived here for years, I can tell you that Panama offers more than just a beautiful landscape and a change of scenery....it offers freedom.

For me, the move was about embracing a life with fewer worries and more opportunity. The slower pace of life, the friendly locals, the less stressful bureaucracy, it all gives you space to breathe. In Panama, there's less of the overwhelming rush you might feel in larger cities, allowing you to focus on what truly matters... Life!

Panama also offers a healthier lifestyle. The abundance of fresh food, especially fruits and vegetables, contributes to a balanced diet that's easy to maintain. You can enjoy fresh local produce every day, making healthy eating not just possible but enjoyable. The tropical climate encourages outdoor activities, whether it's hiking, swimming, or exploring the vibrant local landscapes.

Yes, there are challenges, as there are anywhere. But once you get past the initial hurdles of moving, you'll find that Panama offers the kind of freedom you can't easily put into words. You can enjoy more outdoor activities, live in an environment that promotes well-being, and create a lifestyle that truly suits you. Whether it's enjoying a day at the beach, exploring a new neighborhood, or simply sipping coffee in the morning, there's a sense of freedom here that lets you reconnect with yourself.

So, as you embark on this new chapter, remember that Panama isn't just a place to live, it's a place to thrive and enjoy the kind of freedom that many only dream of.

Best of luck on your journey, and may it be filled with happiness, peace, and a new sense of freedom.

# ABOUT THE AUTHOR

Michael Flora is a 20-year veteran expat and real estate expert based in Panama. After selling his successful real estate business in Miami in 2006, he relocated to Panama, recognizing the emerging opportunities in the growing Central American market.

With a wealth of firsthand knowledge, Michael has become an insider, offering strategic consulting in marketing, development, relocation, and sales in Panama.

Over the years, Michael has built a reputation as a trusted advisor for high-net-worth clients seeking to navigate the complexities of relocating and investing in Panama.

His deep understanding of the local real estate market, combined with his adaptability and insight, has made him a go-to resource for those looking to embrace a new lifestyle in Panama.

Whether you're exploring Panama for investment, retirement, or a fresh start, Michael's extensive expertise can help you make informed decisions and seamlessly transition to life in one of the most dynamic regions in the world.



"Get the real truth from a 20 year veteran expat living in Panama"

Michael Flora

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BY MICHAEL FLORA