

a new life in **FRANCE**

MOVING TO FRANCE

YOUR COMPLETE 2026 GUIDE

Thinking about starting a new life in France? This comprehensive guide covers everything you need to know – from visas and healthcare to taxes, property, and settling in. Whether you're dreaming of a rural retreat or a bustling city life, we've got you covered.





WELCOME,

Welcome to your ultimate guide to moving to France – and congratulations on taking the first step towards your new adventure!

We hope you're feeling excited about the journey ahead. Whether you're planning a peaceful life in the countryside or a vibrant city escape, this guide is here to help you get started with confidence.

Inside, you'll find everything you need to know: from visas and healthcare to taxes, property, and everyday life in France.

We've broken it down into 9 comprehensive chapters, plus 2 handy bonus sections – a glossary of key terms you might come across and a practical checklist to make sure nothing gets missed. If any questions pop up along the way, feel free to reach out to us at support@anewlifein.com.

Good luck – and bienvenue à votre nouvelle vie en France!

*for the
new life team* x

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WE MAY BE BIASED, BUT

WHY MOVE TO FRANCE?

For centuries, France has held a special place in the imagination of travelers, artists, retirees, and dreamers alike. Whether drawn by the elegant boulevards of Paris, the golden fields of Provence, or the rugged coastline of Brittany, many find themselves enchanted by the

prospect of living in this remarkable country. But France offers much more than just postcard beauty: it offers a way of life. A life where long lunches are enjoyed, public services are strong, and rich traditions coexist with modern innovation. Moving to France is about embracing a lifestyle built on quality – of food, of conversation, of everyday moments.

REMEMBER:

MOVING TO FRANCE IS NOT
JUST A RELOCATION

**It is a commitment to a
different philosophy of life.**

*It's about embracing beauty, patience,
community, and personal well-being.*

In the chapters that follow, we'll guide you through the practical steps needed to make this dream a reality – from gaining the right visa, finding a place to live, setting up healthcare, and beyond.





HEALTHCARE

France consistently ranks among the top healthcare systems in the world. The combination of universal healthcare coverage, and affordable costs is a major draw for newcomers. Residents, even newcomers, can access a robust system that covers most medical treatments.



STRONG INFRASTRUCTURE

France is known for its excellent infrastructure: reliable trains, modern airports, high-speed internet, efficient postal services, and a comprehensive public service system.



EDUCATION

For families, France offers access to a public education system, as well as prestigious private and international schools. French universities are globally respected, offering affordable higher education.



LIFESTYLE

The famous "art de vivre" – the art of living – is no cliché in France. It's visible in morning café rituals, weekend market visits, and the national commitment to a work-life balance that values time off as much as time on.



HIGH QUALITY OF LIFE

From excellent public transportation to high educational standards to vibrant cultural life, France offers a very high quality of life. Many cities are highly walkable, public spaces are well-maintained, and even small towns feature well-stocked markets, schools, and healthcare facilities.



CENTRAL LOCATION

France's central location makes it ideal for traveling. High-speed trains (TGV) and extensive motorways make it easy to explore neighboring countries. Major airports offer countless affordable flights to nearly every European capital. Weekend trips to Rome, Barcelona, or Amsterdam become part of normal life.



CULINARY EXCELLENCE

In France, food is an experience, not just sustenance and each region boasts its own specialties.

Markets brim with fresh produce, cheeses, wines, and breads. Eating well is considered a daily right, not a luxury.

Whether you're a casual foodie or a gourmet chef, living in France offers endless culinary discovery.



RETIREMENT BENEFITS

Compared to some countries, the cost of living in France – particularly outside Paris – can be very reasonable. Groceries, healthcare, and public transportation often cost less than in Anglo-Saxon countries.

For retirees, the French healthcare system, quality of life, and affordable housing markets make it an attractive destination. Many regions also have favorable tax treaties with foreign pension systems.



SCENIC DIVERSITY

France's landscapes are astonishingly varied across the country. Whatever your lifestyle dream – rural serenity, coastal living, or urban excitement – France has a region to match it.



EXPAT COMMUNITIES

From Paris to Provence to Dordogne, thriving expat communities exist across France. Whether you're seeking support networks, English-speaking groups, or simply social opportunities, you'll find that many towns and cities are already home to vibrant international populations ready to welcome newcomers.

CHAPTER 1

GAINING A VISA

Before you pack your bags, it's essential to secure the right visa for your move to France. France offers a range of visa options depending on your purpose – whether it's work, study, family reunification, retirement, or simply living without working.

Navigating the visa process can seem complicated at first, but with the right preparation, it becomes much more manageable.

TYPES OF VISAS:

01 Long-Stay Visa:

(Visa de long séjour - VLS-TS)

- Required for stays over 90 days.
- Categories include work, study, family, retirement, visitor and more.
- Often serves as a residence permit during the first year.

02 Short-Stay Visa

(Visa de court séjour)

- Valid for stays up to 90 days within a 180-day period.
- Mainly for tourism, short business trips, or family visits.
- Does not allow you to settle or work.

03 Talent Passport

(Passeport Talent)

- Designed for highly skilled workers, investors, artists, and researchers.
- Offers a streamlined process and benefits like family reunification.
- Valid for up to 4 years.

THE VISA PROCESS:



STEP ONE:

Determine the Right Visa Type

Start by identifying the visa category that matches your purpose.

STEP TWO:

Prepare Documentation

Commonly required documents include:

- Valid passport (with at least three months' validity beyond your stay)
- Proof of financial means
- Proof of accommodation in France
- Health insurance coverage
- Purpose-specific documents (e.g., work contract, school enrollment letter)

STEP THREE:

Submit Your Application

- Applications must be lodged through the French consulate or visa center in your home country.
- You'll need to apply via the France-Visas website first: france-visas.gouv.fr
- After filling out the online form, you'll book an appointment for an in-person submission and biometric capture (fingerprints and photo) with your local visa centre.

STEP FOUR:

Pay Visa Fees

- Fees vary by visa type but typically range between €99 and €250.
- Some categories, like students or family members of French citizens, may be eligible for reduced or waived fees.

STEP FIVE:

Wait for Approval

Processing time can take anywhere from a few weeks to several months depending on the visa type and the season.

04 Family Reunification

- For family members of a French citizen or a legal resident in France.
- Includes spouses, minor children, and dependent relatives.

05 Student Visa

(Visa étudiant)

- For those enrolling in a recognized educational institution in France.
- Allows limited working hours alongside study.

06 Visitor Visa

(Visa de visiteur)

- For individuals who wish to live in France without working.
- Is not convertible to a residence permit at the end of the visa term.
- Applicants must show sufficient financial means to support themselves.

AFTER ARRIVAL:

RESIDENCE PERMITS

Many long-stay visas require additional steps once you arrive:

VLS-TS Visa Holders

- Must validate their visa within the first three months online via the OFII website (French Office of Immigration and Integration).
- Pay a tax stamp ("timbre fiscal").

Other Long-Term Visa Holders

- May need to apply for a Carte de Séjour at the local prefecture (especially after the first year).

Renewal

- Plan early – renewal applications typically must be submitted no more than four months but at least two months before your residence permit expires.



TOP TIPS

FOR A SUCCESSFUL APPLICATION

- **Start Early:** Begin the process at least 3 to 6 months before your intended move. Note however, you cannot apply for the visa more than 90 days before your intended travel date.
- **Be Meticulous:** French bureaucracy loves thoroughness. Missing one document can cause serious delays.
- **Financial Proof is Crucial:** Ensure you meet income or savings requirements, especially for visitor visas or retiree moves.
- **Language Skills Help:** While not always required at the visa stage, basic French knowledge can help with interviews and integration later.
- **Consider an Immigration Lawyer or Specialist:** Particularly if your case is complex (e.g., self-employment, special family circumstances), professional help can make the process smoother.



SPECIAL CONSIDERATIONS FOR NON-EU CITIZENS:

If you are not a citizen of the European Union (EU), European Economic Area (EEA), or Switzerland, you will absolutely need a visa to stay more than 90 days in France.

Post-Brexit

British citizens now fall under the same rules as other third-country nationals, requiring visas for long-term stays.



USEFUL RESOURCES:

Official Visa Portal: france-visas.gouv.fr

French Immigration and Integration Office (OFII): ofii.fr

French Ministry of the Interior: interieur.gouv.fr

If you are looking for support with your visa application, then the team at A New Life can guide you through the process. Email support@anewlifeinfrance.com to get started.



CHAPTER 2

HEALTHCARE IN FRANCE

Healthcare is a crucial part of settling into a new country. Fortunately, France offers one of the best healthcare systems in the world – ranked highly for its quality of care, access, and affordability.

As a newcomer, understanding how the system works – and how to enroll – will give you peace of mind as you start your new life.



OVERVIEW OF THE FRENCH HEALTHCARE SYSTEM:

The French system is a mix of public and private services, coordinated under the principle of universal coverage known as Protection Universelle Maladie (PUMa).

Key Points:

- Most residents are eligible for public healthcare after registering with the French system.
 - Healthcare is partially reimbursed by the government.
- Many residents also choose private top-up insurance (called a *mutuelle*) to cover the remaining costs.

HOW TO ACCESS THE HEALTHCARE SYSTEM:

To access public healthcare, you must register once you have legal residence in France.

STEP ONE:

You need to apply through the local health insurance office, known as CPAM (Caisse Primaire d'Assurance Maladie).

Documents typically required:

- Passport and visa/residence permit
- Proof of address in France
- Birth certificate (officially translated if necessary)
- Proof of employment or proof of stable, sufficient resources (for retirees or visitors)
- Marriage certificate (if applying as a dependent)

STEP TWO:

Apply for a Carte Vitale:

- Once registered, you'll receive your social security number.
- Next, you will be sent a form to apply for your Carte Vitale, the green card you use to access healthcare services.
- The Carte Vitale stores your insurance information and allows direct billing to the system, meaning you usually only pay the uncovered portion at the point of service.

STEP THREE:

Choose Your Primary Doctor:

- Known as your Médecin Traitant.
- Important: Officially declaring your general practitioner allows for better reimbursements.
- However, you do not have to have a Medecin Traitant and can choose to book appointments with relevant healthcare professionals as you go through sites such as Doctolib and Maiaa.

COSTS & REIMBURSEMENTS

France operates on a reimbursement model:

- You pay the doctor or hospital upfront.
 - The state reimburses a significant percentage – typically 70% for a GP visit and 80% to 100% for hospitalizations.

Example:

A typical doctor's appointment costs about €25. After reimbursement, you might only pay €7.50 yourself.

Note: Certain services (dentistry, optometry, mental health) have lower coverage levels, which is why many people take out a private mutuelle.



PRIVATE HEALTH INSURANCE:

(MUTUELLE)

A mutuelle is a supplementary private insurance policy that covers costs not reimbursed by the state healthcare system.

- Monthly premiums typically range from €30 to €100 depending on the coverage.
- Some employers are required to offer a group mutuelle to employees.
- Private mutuelles are particularly helpful for dental care, glasses, and hospital upgrades (private rooms, etc.).

Choosing the right mutuelle depends on your health needs, family situation, and budget.



EMERGENCY SERVICES:

France provides excellent emergency care:

SAMU (ambulance and urgent care): **dial 15.**

SOS Médecins: a network of doctors who make house calls 24/7, especially useful in cities.

European Emergency Number: **dial 112 from any phone for assistance.**

Emergency treatment is guaranteed even if you are not fully registered in the healthcare system yet.

HEALTHCARE FOR RETIREES:

If you are moving to France to retire:

You are eligible to register under PUMa after three months of regular and stable residence.

Retirees from certain countries (like EU states or those with bilateral healthcare agreements) may benefit from special arrangements using a form like S1 (EU retirees).

If you are retiring from a non-EU country, you'll likely need private health insurance when applying for your long-stay visa, and then transfer to the French system after arrival.

SPECIAL CONSIDERATIONS:

Students:

Students under 28 can enroll in a dedicated student healthcare system.

Most public universities assist with enrollment.

Workers:

Employers automatically register employees for social security, which includes healthcare.

Contributions are deducted from salaries.

USEFUL RESOURCES:

French Health Insurance Portal: **ameli.fr**

Find a Doctor: **doctolib.fr**

Emergency Services (General): **Dial 112**

SAMU (Medical Emergency): **Dial 15**

If you are looking for support with finding the right healthcare provider in France, then the team at A New Life can guide you through the process.

Email support@anewlifeinfrance.com to get started.



CHAPTER 3

BUYING A HOUSE

France offers a rich and diverse property market – from Parisian apartments and village cottages to country estates and Mediterranean villas.

Whether you dream of a rural retreat, a bustling city base, or a seaside home, there's a location – and a property – to fit nearly every budget and lifestyle.

Owning a home in France is also relatively secure thanks to strong property laws that protect buyers.

TYPES OF PROPERTIES:

01 Apartments

- Most common in cities and towns.
- Vary greatly in size, age, and style.
- Usually located in multi-owner buildings, often requiring participation in shared maintenance costs (charges de copropriété).

02 Townhouses

- Found in towns and small cities.
- Typically offer more space than apartments, often with small gardens or courtyards.

03 Country Homes

- Châteaux, villas, vineyard estates – France's prestige market offers incredible (and often surprisingly affordable) options.

04 Luxury Properties

- Traditional stone houses or farmhouses in rural areas.
- Many require renovation but offer excellent value.

FINDING A PROPERTY:

YOU MIGHT NEED:

Real Estate Agents (Agences Immobilières)

- Common and regulated.
- Agents charge a commission (typically 5-8% of the sale price), often already included in the listed price as this is payable by the purchaser rather than the vendor.

Buyer's Agents

- Represent you as the purchaser, rather than Agences Immobilières who represent the vendor's best interests.
- Will search all sources for a suitable, rather than presenting you with properties they have on their books.

Notaires

- Public officials who oversee property transactions.
- Some Notaires also list properties for sale directly, often at lower commission rates.

Private Sales (Vente entre particuliers)

- Buyers and sellers deal directly without an agent.
- Can save commission fees but carries more risk.



**FOR
SALE**
in France

Thousands of properties located all over France with direct contacts to the agents of each one! Renovation properties, townhouses, gites, businesses, sea views and more...

Start your house search at
For Sale in France.com

STEP BY STEP

THE BUYING PROCESS :

STEP ONE:

Make an Offer

- Offers are usually made verbally and confirmed in writing.
- Negotiations are common, especially outside major cities.

STEP TWO:

Sign a Preliminary Contract

- Known as either a Compromis de Vente or Promesse de Vente.
- This legally binds both parties to the transaction (subject to conditions).

STEP THREE:

10-Day Cooling-Off Period

- Buyers have 10 calendar days after signing to withdraw without penalty.

STEP FOUR:

Conduct Due Diligence

- Surveys and inspections (diagnostics immobiliers) must be carried out – checking for lead, asbestos, termites, energy efficiency, and more.
- Financing must be secured if a mortgage is involved.

STEP FIVE:

Final Signing at the Notaire's Office

- The Notaire verifies that all legal requirements are satisfied.
- The final deed of sale (Acte de Vente) is signed.
- Full payment, including taxes and fees, must be made before or at signing.



COSTS INVOLVED IN BUYING

Buying property in France involves several additional costs:

EXPENSES	APPROXIMATE COST
Notaire's Fees	7-8% of purchase price (lower for new builds)
Agency Fees	5-8% of purchase price (if not included)
Mortgage Fees (if applicable)	1-2% of loan amount
Registration Taxes (older properties)	Included in notaire's fees

Note: Notaire's fees are not negotiable, as they are largely government taxes.

FINANCE YOUR PURCHASE:

Mortgages in France

- Foreigners can apply for French mortgages.
- Banks typically require a deposit of 20-30% of the property price.
- French banks are cautious, and full financial disclosure is required.
- Minimum amounts apply and it is not common to be able to find a mortgage for less than €150,000.

IMPORTANT TIPS:

- Use a Bilingual Notaire if you're not fluent in French.
- Consider Currency Exchange Rates when transferring large sums internationally.
- Get Pre-Approved for a Mortgage if you plan to borrow.
- Account for Renovation Costs if buying older properties.
 - Understand Rural Property Rules - agricultural zones have restrictions on construction and renovations.

ONGOING COSTS:

Property Taxes:

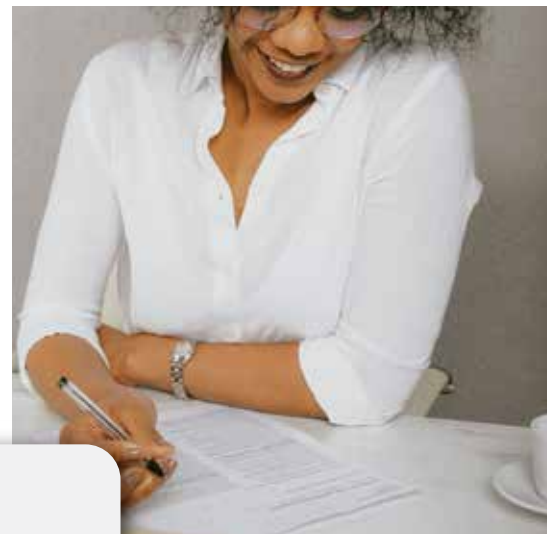
- *Taxe Foncière (ownership tax)*: paid annually by the owner.
- *Taxe d'Habitation (residence tax)*: paid annually by the occupant (being phased out for many primary residences).

Utilities and Maintenance:

- Water, electricity, internet, and heating are generally lower in cost compared to other Western countries.
- Apartments often have shared building fees.

Insurance:

- Home insurance (assurance habitation) is mandatory.



USEFUL RESOURCES:

French Notaries Website: notaires.fr

Property Search Sites: forsaleinfrance.com

Property Finders: propertyfinderfrance.com

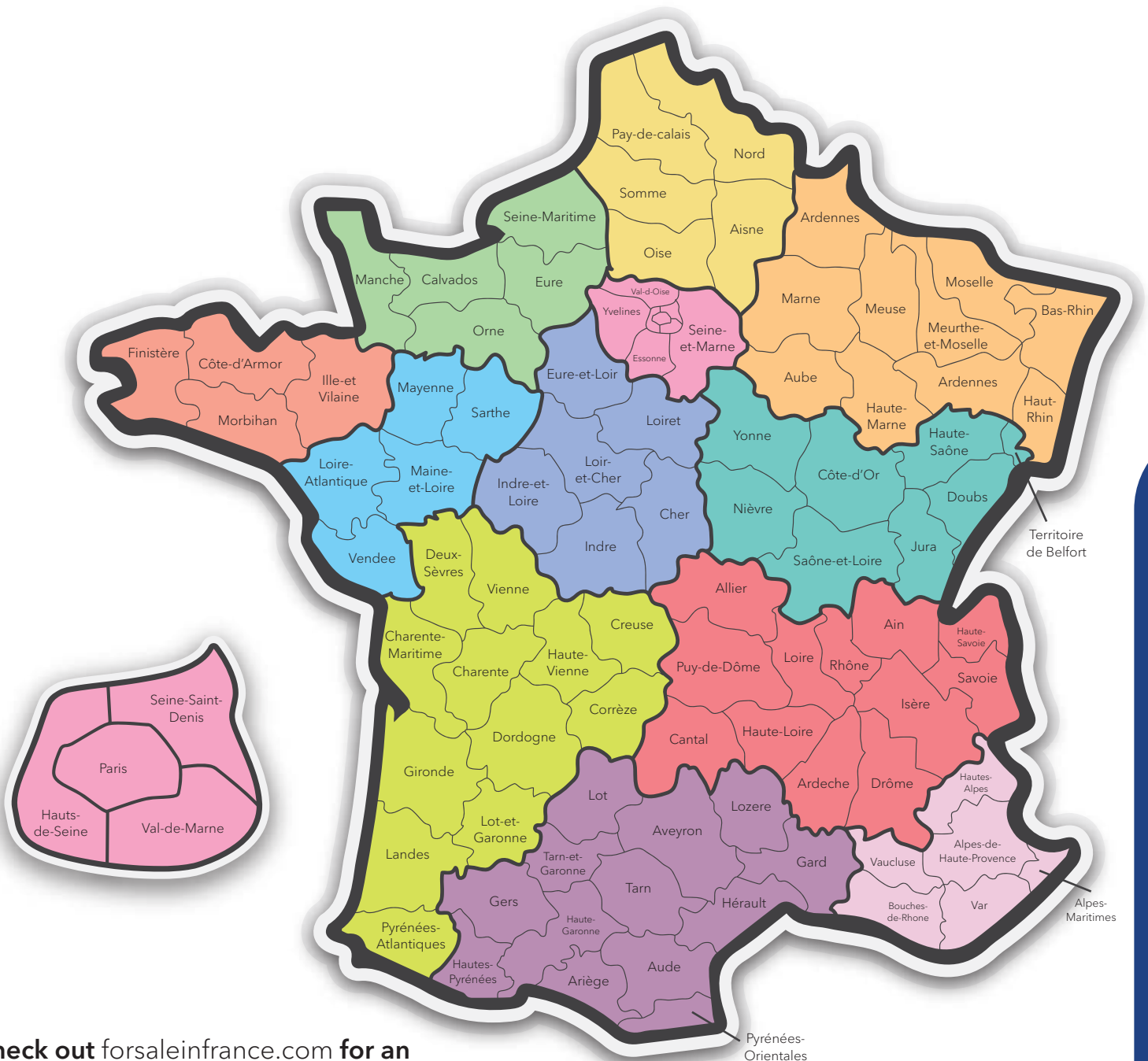
When deciding on your French mortgage brokers, look for brokers specialising in international clients.

If you are looking for support with your visa application, then the team at A New Life can guide you through the process. Email support@anewlifeinfrance.com to get started.

CHAPTER 4

WHERE TO LIVE

Finding the right location depends on your personal needs: work, lifestyle, family, climate, and budget all play a role. This chapter will guide you through the most popular regions and the key factors to consider.



Check out forsaleinfrance.com for an interactive map that has info on every department in France.

FACTORS TO CONSIDER WHEN CHOOSING A LOCATION

- **Work Opportunities:** If you'll need a job, or to find clients, prioritize cities and larger towns.
- **Climate:** Northern France is cooler and wetter; the south enjoys Mediterranean weather.
- **Language:** Some rural areas have fewer English speakers.
- **Accessibility:** Proximity to airports, train stations, hospitals, and schools matters.
- **Lifestyle Fit:** Love skiing? Choose the Alps. Prefer beaches? Think Provence or Brittany.



CITY LIVING

- Access to jobs, culture, healthcare, and international airports.
- Public transportation is excellent; owning a car may be optional.
- Costs (especially rent and property prices) are usually higher.

COUNTRY LIVING

- Peace, space, and slower pace.
- Often better value for money when buying property.
- Requires a car for most daily activities.
- Smaller, tight-knit communities can be welcoming but sometimes language and integration require more effort.

POPULAR AREAS FOR EXPATS AND NEWCOMERS:



01 Paris and Île-de-France

- **Why Live Here:** Culture, jobs, international schools, fast travel connections.
- **Lifestyle:** Fast-paced, cosmopolitan, and culturally rich.
- **Costs:** High – among the most expensive areas in France.
- **Ideal For:** Professionals, students, lovers of urban life.

02 Provence-Alpes-Côte d'Azur

- **Why Live Here:** Mediterranean beaches, sun-drenched villages, glamour (Nice, Cannes, Saint-Tropez).
- **Lifestyle:** Outdoor living, art, festivals, fine dining.
- **Costs:** High in the coastal cities, more reasonable inland.
- **Ideal For:** Retirees, creatives, sun-seekers.

03 Dordogne

- **Why Live Here:** Rolling countryside, medieval towns, popular with British expats.
- **Lifestyle:** Rural tranquility with rich gastronomy.
- **Costs:** Affordable properties, lower cost of living.
- **Ideal For:** Retirees, remote workers, second-home owners.

COST OF LIVING DIFFERENCES:

REGION	TYPICAL MONTHLY RENT	PROPERTY PRICE TRENDS	NOTES
Paris	€1,500-€3,000	High	Fast-paced, global city
Provence (inland)	€800-€1,500	Moderate	Sun and lifestyle draw
Dordogne	€500-€900	Low to Moderate	Rural value
Brittany	€600-€1,000	Low	Affordable living
French Riviera	€1,200-€2,500	High	Premium location



04 Occitanie

- **Why Live Here:** Vibrant cities like Toulouse and Montpellier, Mediterranean climate, Pyrenees mountains.
- **Lifestyle:** Mix of city and country pleasures, rich history.
- **Costs:** Moderate compared to Paris or the Riviera.
- **Ideal For:** Young professionals, families, outdoor enthusiasts.

05 French Alps (Auvergne-Rhône-Alpes)

- **Why Live Here:** Skiing, hiking, fresh air.
- **Lifestyle:** Sporty and nature-oriented.
- **Costs:** Varies greatly – ski resorts can be very expensive.
- **Ideal For:** Skiers, hikers, adventure lovers.

06 Normandy

- **Why Live Here:** Green landscapes, historic sites, proximity to Paris.
- **Lifestyle:** Rural charm with easy access to urban amenities.
- **Costs:** Reasonable – attractive for retirees and families.
- **Ideal For:** History buffs, commuters, food lovers (think Camembert and cider!).



HIDDEN GEMS:

Some areas offer fantastic quality of life without the crowds or high prices:

Charente:

Sunny, affordable, near Bordeaux.

Aude:

Vineyards, castles, close to the Mediterranean.

Ardèche:

Stunning natural beauty, outdoor activities, good value properties.

Loire Valley:

Castles, rivers, beautiful countryside – within reach of Paris.

CHAPTER 5

SCHOOLING

Education is deeply valued in French culture, and the country offers a strong, well-structured system that is free and accessible to all residents.

Whether you're moving with young children or teenagers, understanding how schooling works will help you make the best choices for your family.

OVERVIEW OF THE SYSTEM:

The French education system is centralized and follows a national curriculum. It is divided into several stages:

LEVEL	AGE	SCHOOL TYPE
École Maternelle	3-6 years	Nursery School
École Élémentaire	6-11 years	Primary School
Collège	11-15 years	Lower Secondary School
Lycée	15-18 years	Upper Secondary (leading to Baccalauréat)

Education is compulsory from age 3 to 16.

After lycée, students either move on to university, specialized schools, or vocational training depending on their track.

USEFUL RESOURCES:

French Ministry of Education: education.gouv.fr

French public schooling explained (in English): service-public.fr

International Baccalaureate (IB) schools directory: ibo.org

If you are looking for support with schooling in France, then the team at A New Life can handhold you through the options open to you. To get started with the team, please email support@anewlifeinfrance.com.



PUBLIC SCHOOLS:

Public schools in France are:

- Free (small administrative fees may apply).
- Non-religious (secularism, or *laïcité*, is a core principle).
- High quality, with well-trained teachers following a rigorous national curriculum.

Zoning Rules (*carte scolaire*):

Children are assigned to schools based on their home address but it's sometimes possible to request an exemption (*dérogation*) for special circumstances.

Classes are usually Monday, Tuesday, Thursday, and Friday, with Wednesday either off or for extracurricular activities.

PRIVATE SCHOOLS:

There are two main types of private schools:

Private sous contrat:

Contracted with the state; follow the national curriculum.
Fees are modest (€500–€2,000 per year).

Private hors contrat:

Independent schools that set their own programs but fees are higher (€5,000–€15,000+ per year).

Some private schools are religious (mainly Catholic) but open to all.

INTERNATIONAL SCHOOLS

If you prefer instruction in English or a bilingual environment, international schools are available, especially in major cities.

Key features:

- Curricula such as the British GCSEs/A-Levels, American High School Diploma, International Baccalaureate (IB), or bilingual French-English tracks.
- Smaller class sizes, multicultural environments.
- High tuition fees: €10,000–€30,000+ per year.

Popular international schools:

- International School of Paris (ISP)
- École Jeannine Manuel (Paris and Lille)
- International Bilingual School of Provence (Aix-en-Provence)
- International School of Nice

International schools are ideal for families planning temporary stays or who prefer continuity with home-country education systems.



ENROLLING YOUR CHILD

DOCUMENTS TYPICALLY REQUIRED:

- Child's birth certificate (translated into French if necessary)
- Vaccination records (up-to-date; some vaccines mandatory)
- Proof of address (utility bill, rental contract)
- Parent's ID or residency permit
- School reports from previous schools (for older children)

Enrollment is typically handled at the local town hall (Mairie) for public schools, or directly through the school for private/international schools.

IMPORTANT:

Try to start the enrollment process several months before the school year begins (which starts in early September).



SPECIAL CONSIDERATIONS:

In France, most public schools **teach exclusively in French**, although some schools offer special programs, such as Classes d'Accueil or UPE2A for students who do not speak the language. Compared to Anglo-Saxon education systems, French schools tend to be more formal and **academically rigorous**, placing a strong emphasis on subjects like **grammar, mathematics, and philosophy**. There is generally **more written work** and fewer extracurricular activities integrated into the school day. Instead, activities such as sports, music, and the arts are typically **pursued outside of school hours** through municipal or private clubs.

THE FRENCH BACCALAURÉAT

The Baccalauréat (or "Bac") is the final diploma awarded at the end of lycée and is required for university entry.

There are several tracks:

- General (Bac Général): Academic focus (Literature, Sciences, Economics).
- Technological (Bac Technologique): Technology-focused studies.
- Vocational (Bac Professionnel): Practical training for entering the workforce.

The Bac is considered rigorous, and its preparation is a major focus of lycée education.

HIGHER EDUCATION IN FRANCE

After the Bac, students can attend:

- Universities: Affordable, high-quality public institutions.
- Grandes Écoles: Highly selective institutions for engineering, business, and admin.
- Specialised Schools: Art, fashion, culinary schools, etc.

Many universities now offer programs partially or fully in English, especially for Master's degrees.

Tuition Fees:

- Public universities: Extremely affordable (€200–€600/year for French residents).
- Private universities and Grandes Écoles: Higher (€5,000–€15,000+ per year).

CHAPTER 6

INSURANCE IN FRANCE

Insurance is an essential part of life in France.

Some types of coverage are mandatory, while others are highly recommended to protect your health, home, car, and even your personal liability.

Understanding what's required – and what's smart to have – will ensure you're well protected as you settle into your new life in France.

Health Insurance

(Assurance Maladie + Mutuelle)

- Mandatory: Yes
- Public health insurance is available once you register with French social security.
- A mutuelle covers costs not reimbursed by the state.

Car Insurance

(Assurance Auto)

- Mandatory: Yes
- Minimum coverage covers damage you cause to others.
- Comprehensive coverage covers your own vehicle as well.

Home Insurance

(Assurance Habitation)

- Mandatory: Yes (for tenants)
- Tenants must have at least liability insurance.
- Homeowners are not legally obliged, but it is recommended.
- Home insurance usually covers:
 - Fire, flood, and theft.
 - Personal belongings.
 - Civil liability.
 - Annual costs vary between €100 to €400, depending on variants.

Personal Liability

(Responsabilité Civile)

- Covers accidental damage you cause to other people or their property.
- Essential for families with children.

Life Insurance

(Assurance Vie)

- Mandatory: No
- Policies are used as investment tools often offering tax advantages.

OTHER TYPES OF INSURANCE YOU MAY CONSIDER:

Travel Insurance:

- For regular international travel, covering medical emergencies, cancellations, and lost luggage.

Legal Insurance

- Covers legal fees in case of disputes (housing, work, consumer rights).

Business Insurance

- If you plan to open a business, you'll need special professional liability, called Assurance Multirisques, and operational insurances.

Pet Insurance

- For veterinary expenses if you're bringing a dog or cat.

HOW TO CHOOSE AN INSURER

You can buy insurance:

- Directly from insurance companies (AXA, MAIF, Allianz, MACIF, etc.).
- Through insurance brokers (courtiers d'assurance) who compare policies for you.
- Online comparison sites: lesfurets.com, lelynx.fr

Tip:

Bundle multiple policies (for example, home and car insurance) with one provider for discounts.

When comparing plans, look at:

- Coverage levels (what's included)
 - Deductibles (franchise)
 - Premium amounts
- Customer service ratings



COSTS OF INSURANCE

INSURANCE TYPE	TYPICAL ANNUAL COST
Health Mutuelle	€400-€1,200 (depending on coverage)
Home Insurance	€100-€400
Car Insurance	€300-€1,000 (higher for full coverage)
Personal Liability	€30-€70
Life Insurance	Flexible

WHAT TO DO AFTER PURCHASING INSURANCE

After setting up your insurance:

- Keep copies of your insurance certificates (attestation d'assurance).
- Make sure you understand how to make a claim (déclaration de sinistre).
- Know your renewal dates – most policies automatically renew unless canceled.

If you need to cancel a policy, French law (under Loi Hamon) allows cancellation after one year of coverage without penalties for most types of insurance.

USEFUL RESOURCES:

French Insurance Federation (in English): ffa-assurance.fr

Insurance Comparison Sites: lesfurets.com, assurland.com

If you are looking for support with finding insurances, then the team at A New Life can support. Email support@anewlifeinfrance.com to get started.

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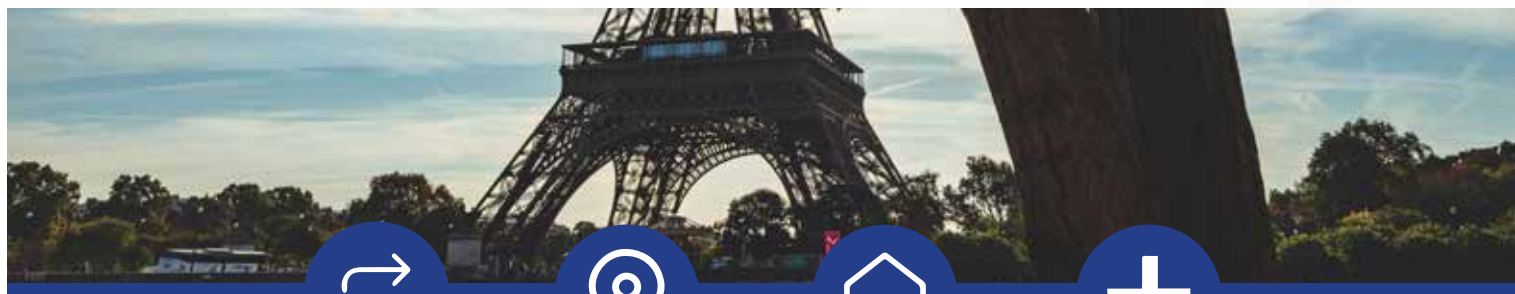
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CHAPTER 7

DRIVING

France is one of the best countries in Europe for driving.

With a network of well-maintained highways (autoroutes), scenic country roads, and efficient urban transit, having a car can greatly enhance your freedom – especially if you live outside a major city.

In this chapter, we'll explain how to drive legally, exchange your license if needed, and even how to buy a car in France.



DRIVING WITH A FOREIGN LICENSE

Short Term (up to 1 year)

- Visitors and new residents can drive with their valid foreign driving license for up to one year after arriving in France.
- If your license is not in French, it's recommended (and sometimes required) to carry an official translation.

After 1 Year

You must either:

- Exchange your foreign license for a French one (if eligible), or
- Apply for a French driving license (which may require passing a theory and practical test).

EXCHANGING YOUR LICENSE

Eligible Countries:

- France has agreements with many countries (e.g., UK, USA – specific states only, Canada – specific provinces, Australia – specific states, EU countries) allowing for direct license exchange without re-taking a driving test.

Exchange Process:

- Apply via your local prefecture or online (depending on your region).

Documents required:

- Valid foreign license and certified translation if needed.
- Proof of legal residence (e.g., carte de séjour).
- Proof of address (utility bill, rental agreement).
- Passport photos.
- Application forms (available online at ants.gouv.fr).

Important:

- Start the exchange process well before your 1-year deadline to avoid being caught driving illegally.



GETTING A FRENCH DRIVER'S LICENSE

If you cannot exchange your license:

- You'll need to pass the French driving theory test (Code de la Route) and practical test (Examen Pratique).
- Many foreign drivers find the theory exam challenging due to strict rules and detailed questions – consider a prep course.

BUYING A CAR IN FRANCE

NEW VS. USED

- **New Cars:**
More expensive but come with full warranties.
- **Used Cars:**
A massive market; excellent deals, but check vehicle history carefully.

WHERE TO BUY

- **Dealerships (Concessionnaires):**
Reliable, but more expensive.
- **Private Sellers (Particuliers):**
Cheaper, but be cautious – check documentation carefully.
 - **Online Platforms:**
[leboncoin.fr](https://www.leboncoin.fr), [lacentrale.fr](https://www.lacentrale.fr)

REQUIRED DOCS

- Vehicle Registration Certificate (Carte Grise or Certificate d'Immatriculation).
- Technical Inspection (Contrôle Technique) certificate for cars over 4 years old, which are valid for two years and which must have been undertaken in the six months prior to the sale
- Certificate of Sale (Certificat de Cession).

USEFUL RESOURCES:

Official French Driving Portal: service-public.fr

Car Search: [lacentrale.fr](https://www.lacentrale.fr)

Crit'Air Sticker Application: certificat-air.gouv.fr

Get support with anything to do with driving.
Email support@anewlifeinfrance.com to get started.



REGISTERING

- Register the car under your name within one month of purchase.
- Do it online via ants.gouv.fr.
- Pay registration taxes based on vehicle type, horsepower, and environmental impact.

INSURANCE:

- Mandatory before you can legally drive away.
- You must present proof of insurance to register the vehicle.

SPEED LIMITS

ROAD TYPE	SPEED LIMIT (NORMAL)	SPEED LIMIT (WET WEATHER)
Urban Areas	50 km/h	50 km/h
Rural Roads	80 or 90 km/h	70 km/h
Dual carriageways	110 km/h	100 km/h
Motorways (Autoroutes)	130 km/h	110 km/h
New drivers (under 3 years license)	10 km/h lower	10 km/h lower

PARKING IN FRANCE

- **Blue Zones:** Require a parking ticket
- **White Lines:** Free or metered parking
- **Yellow Lines:** No parking
- **Disabled Parking:** Only with a badge
- **Alternate Side Parking:** Check sign

Never park on pedestrian crossings, cycle paths, or bus lanes.

TOLL ROADS

- **Payment:**
Card, cash, or télépéage electronic tags.
Lanes marked with a T can be for telepeage only so ensure you are in the correct lane.
- **Toll Booths:**
Manual payments keep to the right.
- **Non-Toll Roads:**
Use routes nationales to avoid tolls.

MANDATORY EQUIPMENT

TO CARRY IN THE CAR

By law, you must have these items in your vehicle:

- High-visibility safety vest
 - Warning triangle
 - Spare bulbs
 - Breathalyzer kit (recommended)
- Headlamp beam deflectors
(These should be on the car if driving a RHD)

CHAPTER 7

RETIRING IN FRANCE

Retiring to France isn't just a fantasy – it's a reality for thousands of people each year who seek a lifestyle rich in culture, healthcare security, great food, and stunning landscapes.

Whether you imagine mornings at a local café, afternoons exploring markets, or weekends hiking the Pyrenees, France offers retirees an enviable quality of life – at a pace perfectly suited to savor it.

WHY RETIRE TO FRANCE?

Healthcare

Access to world-class, affordable medical care.

Travel Opportunities

Easy access to the rest of Europe.

Cost of Living

Reasonable, especially outside major cities.

Safety and Stability

Low crime rates and excellent infrastructure.

Climate Choices

Sunny Mediterranean coasts, lush countryside, snowy mountains – pick your favorite.

Culture

Art, music, literature, festivals – France is alive with tradition and modernity.

VISA AND RESIDENCY FOR RETIREES

Retiring to France as a non-EU citizen requires a Long-Stay Visitor Visa (VLS-TS).

Application Requirements:

- Proof of sufficient financial resources (typically allow around €1,400–€2,000 per month minimum per person, but it varies).
- Proof of accommodation (rental contract, ownership deed, or signed attestation from a host).
- Comprehensive health insurance covering France for the first year (until you can enroll in the French system).
- Police clearance certificate (sometimes requested).
- Proof of civil status (birth, marriage certificates).

After your first year:

- You can apply for a Carte de Séjour (residency permit) and eventually seek permanent residency if you wish.



RECEIVING YOUR PENSION IN FRANCE

You can generally receive your home-country pension while living in France.

KEY TIPS:

- Inform your pension provider of your move abroad.
- Check if your country has a social security agreement with France to simplify healthcare and taxation.
- Consider currency exchange rates – setting up a French bank account can minimize transfer fees.

HEALTHCARE FOR RETIREES

After three months of residence, retirees are eligible to apply for Protection Universelle Maladie (PUMa), France's public health system.

Steps:

- Register with the local CPAM office.
- Provide proof of residence, income, and ID.
- Once accepted, you'll receive a Carte Vitale.

For EU retirees:

- If you have an S1 form (certificate of healthcare entitlement from your home country), you can access French healthcare immediately without needing private insurance.

Supplementary Insurance:

- A private mutuelle policy is advisable to cover copayments and uncovered services.



TAXATION FOR RETIREES

Becoming a French Tax Resident:

- You are considered tax-resident if France becomes your main home or you spend more than 183 days per year there.

Taxes to expect:

- **Income tax:** Based on worldwide income if you are a tax resident.
- **Social charges:** Some apply even to foreign pensions, depending on bilateral agreements.
- **Property tax:** If you own real estate, you will pay Taxe Foncière and potentially Taxe d'Habitation.
- **Wealth tax:** Applies only if your worldwide property assets exceed €1.3 million.

Double Taxation Treaties:

- France has agreements with many countries (including the USA, UK, Australia, Canada) to avoid being taxed twice on the same income.

Tip: Consult a tax advisor who specializes in cross-border taxation before and after your move.



CITY LIVING

Dordogne

Provence-Alpes-Côte d'Azur

Brittany

Occitanie

Loire Valley

French Riviera

COUNTRY LIVING

Beautiful countryside, English-speaking communities, affordable homes.

Mediterranean climate, lavender fields, charming villages.

Cooler weather, affordable coastal living, rich traditions.

Vibrant towns like Montpellier, access to both mountains and beaches.

Grand châteaux, vineyards, central location, mild climate.

Glamorous cities, stunning coastline, sunny year-round. (More expensive)

LIFESTYLE AND INTEGRATION:

While many people in tourist areas speak English, learning French will make daily life much easier and significantly aid social integration.

Getting involved in local clubs, volunteer groups, or language exchange meetups is a great way to build a sense of community and make new connections.

In daily life, be prepared for cultural differences—for example, many shops, especially in rural areas, close for long lunch breaks between 12 p.m. and 2 p.m., and most are closed on Sundays.

Local markets serve as vibrant social hubs and offer a great opportunity to meet people.

That said, aspects of daily life such as healthcare appointments, postal services, and banking can feel more bureaucratic than you might be used to, so a little patience goes a long way.

USEFUL RESOURCES:

French Retirement Planning Guide: [cleiss.fr](https://www.cleiss.fr)

France Visas Official Portal: france-visas.gouv.fr

Expat Retirement Forums: [expatform.com](https://www.expatform.com)



CHAPTER 9

TAXATION IN FRANCE

Moving to France means adapting to a new tax system.

Whether you're working, retired, or living off investments, it's important to understand how taxation works so you can stay compliant and avoid surprises.

This chapter will guide you through French tax basics, what income is taxed, and how to manage your obligations.



BECOMING A FRENCH TAX RESIDENT

- You are considered a French tax resident if any of the following apply:
 - Your main home (domicile fiscal) is in France.
 - You spend more than 183 days in France during a calendar year.
 - Your principal professional activity is based in France.
- Most of your economic interests (investments, assets) are located in France.

Important:

Once you become a tax resident, you must declare your worldwide income to the French tax authorities.

INCOME TAX (IMPÔT SUR LE REVENU)

French income tax is progressive, with rates increasing according to income levels.

INCOME BRACKET (2025)	TAX RATE
Up to €11,294	0%
€11,295 - €28,797	11%
€28,798 - €82,341	30%
€82,342 - €177,106	41%
Over €177,106	45%

How it works:

Income is split among family units (quotient familial), lowering tax burdens for families. Taxes are assessed each year but now deducted monthly through withholding (prélèvement à la source).

Filing:

- Even though tax is withheld, you must still file an annual return each spring (typically April-June).
- First-time filers usually must file on paper; after that, filing is online via impots.gouv.fr.



SOCIAL CHARGES

In addition to income tax, France levies social charges on most types of income:

- Salaries, pensions, rental income, investments.
- Rates vary but are often around 9%-17.2% depending on the income type.

Examples:

Pensions from non-French sources may be subject to 7.5% social charge, unless covered by an S1 form (for EU retirees).

Investment income (dividends, rental income) often faces a flat 17.2% social charge.

PROPERTY TAXES

If you own property in France, you must pay:

Taxe Foncière (property ownership tax):

- Paid by owners annually.
- Varies based on property value and location.
- Usually between €500-€2,000+ per year for an average home.

Taxe d'Habitation (residence tax):

- Was traditionally paid by occupants, but it is being phased out for main residences.
- Still applies for second homes and high-income individuals.

WEALTH TAX

France abolished its broad wealth tax in 2018, but it still levies a tax on real estate wealth:

- Applies if the net value of real estate assets (worldwide) exceeds €1.3 million.
- Progressive rates from 0.5% to 1.5%.
- Exemptions and deductions are available (such as for primary residence).



DOUBLE TAXATION TREATIES

France has treaties with many countries to prevent double taxation – meaning you won't usually have to pay taxes twice on the same income.

EXAMPLES OF COUNTRIES WITH TREATIES:

- USA
- UK
- Canada
- Australia
- Most EU countries

These treaties allocate taxing rights and may allow foreign tax credits to offset French taxes.

INHERITANCE AND GIFT TAXES

France has detailed rules around inheritance and gift taxes, depending on the relationship between giver and receiver:

RELATIONSHIP	TAX-FREE ALLOWANCE	TAX RATE (AFTER ALLOWANCE)
Children, Parents	€100,000	5-45%
Siblings	€15,932	35-45%
Others (non-family)	€1,594	60%

Tip: Careful estate planning (via life insurance, gifts during lifetime, or specific wills) is crucial to reduce inheritance taxes in France.

TAX BENEFITS & DEDUCTIONS

Family quotient system reduces taxes based on number of children or dependents.

Deductible expenses:

- Childcare costs
- Charitable donations
- Certain home improvements (especially energy-saving renovations)
- Pensions: A 10% deduction is usually allowed on declared pensions up to a cap.

Tip: Hiring a French accountant (expert-comptable) can save you more than their fee, especially during your first year navigating the system.

USEFUL RESOURCES:

French Tax Authority Portal: impots.gouv.fr

CLEISS (International Social Security Information): cleiss.fr

Official tax treaty documents: impots.gouv.fr/portail/international-particuliers

CHAPTER 10

CURRENCY EXCHANGE & BUYING PROPERTY IN FRANCE

When people dream of buying a property in France, their thoughts usually turn to stone farmhouses, vineyard views, village markets and long lunches in the sun. What very few buyers think about—at least at the start—is currency exchange. Yet exchange rates can quietly become one of the biggest costs, or savings, in the entire purchase.

If you are buying in France but funding the purchase from abroad—whether from the UK, the US, or elsewhere—you will almost certainly be paying in euros while earning, saving, or selling assets in another currency. That simple fact introduces an element of risk that many buyers underestimate until it is too late.



CURRENCY PLANNING

IMAGINE YOU AGREE TO BUY A PROPERTY IN FRANCE FOR €300,000.

Depending on the exchange rate at the time you transfer your money, that same property could cost you:

£255,000 one week

£270,000 another week

That is a £15,000 difference caused purely by currency movement, with no change to the property price at all. And that is just the purchase price.

CURRENCY EXCHANGE RISK

Currency risk can be managed with the right support:

Forward Contracts

Allow you to fix an exchange rate today for a future payment (sometimes up to a year or more ahead).

Benefits include:

- Knowing exactly how much the property will cost in your home currency
- Protection if the exchange rate moves against you
- Simpler, more predictable budgeting

Market Orders

Let you set a target exchange rate in advance. Your currency is automatically bought if and when the market reaches your chosen rate.

This can happen:

- Overnight
- While you are focused on other aspects of the purchase

Rate Alerts

Notify you when exchange rates move significantly, either positively or negatively.

- Help you stay informed and act quickly if market conditions change.
- Used together, these tools help buyers stay in control rather than reacting at the last minute.

USING A SPECIALIST MATTERS

Technically, you can transfer money through your regular bank. In practice, this is rarely the best option for international property purchases.

High-street banks typically:

- Offer poorer exchange rates
- Charge higher transfer fees
- Provide little or no strategic guidance
- Treat property purchases like routine transfers

A specialist currency provider, by contrast, works with property buyers every day.

You are usually assigned a named account manager who understands all the intricacies.

They can guide you on when to move your money, how to structure transfers, and which tools are appropriate for your situation. They also ensure funds arrive on time, in the correct format, and under full regulatory protection.

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BONUS A TO Z GLOSSARY

Moving to and Living in France

A

Assurance Maladie: France's public health insurance system, providing healthcare coverage to residents.

Autoroute: French motorway (highway), often toll-based.

B

Banque: Bank. You'll need a French bank account to manage daily life.

Baccalauréat (Bac): Final secondary school diploma needed for university admission.

C

Carte de Séjour: Residence permit for non-EU citizens staying long-term in France.

Carte Grise: Vehicle registration document (required for all cars in France).

Carte Vitale: Health insurance card used to access the French healthcare system.

Crit'Air Sticker: Environmental sticker needed to drive in low-emission zones.

D

Déclaration de Revenus: Annual income tax declaration in France.

E

École Maternelle: Preschool for children aged 3-6, part of the free public education system.

Électricité de France (EDF): Major electricity provider you'll likely set up service with.

F

Facture: Invoice or utility bill.

Foncière (Taxe Foncière): Annual property ownership tax.

G

Grande École: Highly selective higher education institution offering elite academic programs.

Garde d'Enfants: Childcare services (nurseries, nannies).

H

Habitation (Taxe d'Habitation): Former residence tax – now largely phased out for primary homes.

Hypothèque: Mortgage.

I

Impôts: Taxes

J

Justificatif de Domicile: Proof of address.

L

Laïcité: Principle of secularism separating religion from public institutions, especially schools.

Livret de Famille: Family record booklet issued by the French government upon marriage or the birth of a child.

M

Mutuelle: Private supplementary health insurance covering costs not reimbursed by the public system.

Mairie: Town hall – the administrative heart of French towns, crucial for enrolling in schools, voting, registering residency.

N

Notaire: Public official involved in property sales, wills, and authenticating official documents.

Numéro de Sécurité Sociale: Your French social security number, necessary for healthcare and employment.

O

OFII (Office Français de l'Immigration et de l'Intégration): Agency managing immigration formalities, visa validation, and integration.

P

Péage: Toll booth or toll payment (especially on highways).

Pôle Emploi: Government employment agency helping job seekers.

Prélèvement à la Source: Income tax withholding system applied directly to salaries or pensions.

Q

Quotient Familial: French tax system benefit reducing taxes based on family size.

R

Résidence Principale: Your primary (main) home – important for tax and legal matters.

S

Sécurité Sociale: The overall French social security system covering health, pensions, maternity, and accidents.

S1 Form: Document allowing EU retirees to transfer healthcare rights from their home country to France.

T

Télépéage: Electronic toll payment device that lets you drive through toll booths without stopping.

Titre de Séjour: Another term for a residence permit.

U

UPE2A (Unités Pédagogiques pour Élèves Allophones Arrivants): Special school classes helping non-French-speaking children integrate into French schools.

V

Visa de Long Séjour (VLS-TS): Long-stay visa required for stays longer than 90 days, often combined with residency authorization.

Vente en l'État Futur d'Achèvement (VEFA): Buying a property off-plan (new construction projects).

Z

Zone Bleue: Free parking zones with time limits, requiring a parking disc to display your arrival time.

BONUS

MOVING TO FRANCE ESSENTIALS

Use this checklist to stay organized throughout your move!

BEFORE YOU MOVE:

- ☐ Choose the right visa type and start the application process early.
- ☐ Prepare key documents: passports, birth certificates, marriage certificates, financial proof.
- ☐ Research and choose where you want to live in France (city, countryside, coast?).
- ☐ Explore housing options: buying vs renting.
- ☐ Set up health insurance coverage for your visa application.
- ☐ Plan for transferring your pensions, savings, and opening a French bank account.
- ☐ Learn basic French phrases to ease your transition.
- ☐ Consult with a tax advisor if you'll have income or assets in multiple countries.

UPON ARRIVAL:

- ☐ Validate your long-stay visa (if applicable) within 3 months at ofii.fr.
- ☐ Apply for residency permit (Carte de Séjour) if needed.
- ☐ Register for healthcare and apply for your Carte Vitale.

- ☐ Enroll children in school (public, private, or international).
- ☐ Set up home insurance (mandatory for renters).
- ☐ Set up utilities: electricity, water, gas, internet.
- ☐ Register your car (if importing or buying locally) and arrange car insurance.
- ☐ Apply for a Crit'Air sticker if you plan to drive in cities with low-emission zones.

SETTLING IN:

- ☐ Exchange your driver's license or register for the French driving test.
- ☐ Confirm your tax residency status and register with the French tax office.
- ☐ Learn about local market days, banking hours, and public holidays.
- ☐ Join local expat groups, sports clubs, or community organizations to integrate.
- ☐ Explore supplementary insurance options (mutuelle, liability insurance, etc.).

ONGOING:

- ☐ File an annual income tax return every spring (even if taxes are withheld).
- ☐ Renew residence permits and healthcare documents when needed.
- ☐ Stay updated on healthcare renewals and insurance policies.
- ☐ Keep emergency numbers handy: 112 (general emergency), 15 (medical emergency).



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YOUR NEW LIFE IN FRANCE AWAITS

Congratulations!

You now have a detailed map to navigate moving to France – from gaining your visa to finding your perfect home, setting up healthcare, enrolling children in school, managing insurance, driving, retiring, and handling taxes.

Your French adventure will be filled with beauty, culture, and new experiences. By being well-prepared, you can embrace it with confidence.

Bienvenue en France!

