

Confirmed NVL Data (2025) - Requirements

1. Financial Requirements (IPREM)

Field in Tracker	Formula / Value (Based on 2025 IPREM of €7,200/year)	Tracker Note / Action Prompt
IPREM Annual Value	€ 7,200	Reference value for all calculations.
Main Applicant Required (400% IPREM)	€ 28,800	Must be in liquid assets or pension.
Each Dependent Required (100% IPREM)	€ 7,200	Per person (spouse, child, dependent parent).
Proof Period	Last 6–12 months	Note: "Consulates often prefer statements covering the last 12 months for proof of stability."
Key Document Note	New rules require bank statements showing: Name, Address, Account Number, Balance as of Dec 31st of the previous year, and Average Balance for the previous 12 months.	Your unique value-add: This level of detail saves a rejection!

2. Health Insurance Requirements

Field in Tracker	Requirement Status	Tracker Note / Action Prompt
Policy Term	Must cover 12 months, paid upfront.	Check expiration date! Must cover the entire first visa year.
Co-Payments	No Co-Payments (Sin Copagos).	Mandatory. Do not accept a policy with a deductible or co-pay.
Waiting Periods	No Waiting Periods (Sin Carencias).	Mandatory. Must be effective from day one.
Repatriation	Repatriation Coverage Included	Increasingly mandatory for 2025/2026. Check the policy details.
Provider	Must be from an insurer authorized to operate in Spain.	Link directly to your affiliate insurance article!

3. Document Processing (The Timeline Killer)

Document	Validity Period	Tracker Note / Action Prompt
Criminal Record Check	Cannot be older than 90 days (some sources say 6 months, but 90 days is safer for the consulate).	Crucial: Get this document Apostilled and Sworn Translated immediately. Track these two separate steps!
Medical Certificate	Cannot be older than 90 days (some consulates say 3 months).	Must be in Spanish or officially translated.
Passport	Must be valid for at least 1 year from the date of application.	Check for two blank pages for the visa sticker.