



# GHASSA

Ghanaian Students in Spain Alliance


## COMPLETE ARRIVAL GUIDE

Spain 2026

Everything you need from the moment you land in Spain — Padron, TIE card, NIE, bank account, university enrollment, healthcare registration, and much more.

*Written by Ghanaians who have been through it.*

ghassa.com | 2026 Edition | For GHASSA Members





## Table of Contents

<b>1.</b>	Before You Arrive	3
<b>2.</b>	Padron Municipal — Your First Step	4
<b>3.</b>	NIE & TIE Card — Your Identity in Spain	5
<b>4.</b>	Opening a Bank Account	6
<b>5.</b>	University Enrollment	7
<b>6.</b>	Healthcare Registration (SIP Card)	8
<b>7.</b>	Finding Accommodation	9
<b>8.</b>	Transportation	10
<b>9.</b>	Learning Spanish	10
<b>10</b> .	GHASSA Community & Support	11
<b>11</b> .	Emergency Contacts & Useful Links	12

## ✈️ Before You Arrive in Spain

Preparing before your flight will save you enormous stress once you land. Here is a checklist of everything to sort in Ghana before departing.

### Essential Documents to Bring

Document	Copies Needed	Notes
Valid Passport	3 photocopies	Must be valid for at least 6 months beyond your visa
Student/Work Visa	3 photocopies	Your visa issued by the Spanish consulate in Ghana
University Admission Letter	3 photocopies	Needed for enrollment and accommodation
Birth Certificate	2 photocopies + apostille	Must be apostilled for official use in Spain
Academic Transcripts	2 certified copies	Translated to Spanish if required by your university
Medical Certificate	1 copy	Some universities require this for enrollment
Passport Photos	10+ copies	You will need them constantly for every application
Proof of Funds	2 copies	Bank statements showing sufficient funds (usually 3 months)
Travel Insurance	2 copies	Required for first 3 months before getting SIP card

**PRO TIP** Make digital copies of ALL documents and store them on Google Drive or iCloud. You will thank yourself many times over.

### What to Bring from Ghana

Spain can be expensive for certain items. Consider bringing:

- African food staples (yam, plantain, groundnut paste, etc.) — hard to find outside large cities
- Medicines your doctor has prescribed — Spanish pharmacy equivalents can differ
- Appropriate clothing for winter (Spain gets cold, especially Madrid and the north)
- Voltage adapter (Spain uses 220V, Type F plugs)
- Any official Ghana government documents you might need apostilled

## ■ ■ Padron Municipal — Your First Step

The Padron Municipal (Empadronamiento) is your registration as a resident in your city or town. It is the first and most important thing to do when you arrive — almost everything else requires it.

**■ ■ IM PORTA NT** Do this within your FIRST WEEK of arrival. Without it you cannot apply for the TIE card, access healthcare, or register for university properly.

### What You Need

- Valid passport (original + photocopy)
- Proof of your address in Spain — rental contract, or a letter from whoever you are staying with (autorización de empadronamiento)
- If staying with someone: their NIE/DNI and a signed letter giving permission
- Appointment booked at your local Ayuntamiento (town hall)

### Step-by-Step Process

<b>1</b>	<b>Book an appointment</b>	Go to your city's Ayuntamiento website or call them. Many cities now require an appointment (cita previa). Search: "Ayuntamiento [your city] empadronamiento cita previa"
<b>2</b>	<b>Prepare your documents</b>	Original passport + copy, rental contract or host's letter + their ID copy
<b>3</b>	<b>Attend your appointment</b>	Go to the Padron/Empadronamiento office at your Ayuntamiento at your booked time
<b>4</b>	<b>Receive your certificate</b>	You will get a Certificado de Empadronamiento. Keep multiple copies — you will need it for almost every other process
<b>5</b>	<b>Renew when needed</b>	Non-EU citizens must renew every 2 years to stay registered

### City-Specific Links

City	Appointment Booking	Notes
Madrid	sede.madrid.es	Book online, usually 1-2 week wait
Barcelona	ajuntament.barcelona.cat	Multiple offices, check your district
Valencia	valencia.es	Online or in person
Sevilla	sevilla.org	In person at district offices
Alicante	alicante.es	Usually faster, 2-3 days wait

## ■ NIE & TIE Card — Your Identity in Spain

As a non-EU citizen living in Spain, you need two key identity documents: the NIE (Numero de Identidad de Extranjero — your foreign ID number) and the TIE (Tarjeta de Identidad de Extranjero — your physical residency card).

### NIE vs TIE — What is the difference?

NIE	TIE
A number only (e.g. X1234567A)	Physical card with your photo and fingerprints
Assigned when you first apply	Must be renewed as your visa expires
Used for all official paperwork	Your main ID document in Spain
Can get it before getting TIE	Usually takes 1-3 months to process

### Documents Required for TIE Application

- EX-17 form (filled and signed) — download from [extranjeria.gob.es](http://extranjeria.gob.es)
- Valid passport (original + 2 photocopies of ALL pages)
- Certificado de Empadronamiento (from Ayuntamiento)
- Valid visa/residency authorization
- University enrollment certificate (for student TIE)
- Proof of economic means (bank statement or scholarship letter)
- 2 recent passport-size photos (white background)
- Payment of Tasa 790-052 — the government fee (approx. €16)
- Appointment at Oficina de Extranjeria (Immigration Office)

■ **TIP** Book your TIE appointment on [policia.es](http://policia.es) — appointments go fast! Try early morning (8am) when new slots are released. Some cities allow walk-ins at certain times.

### Common Issues & Solutions

Problem	Solution
No appointment slots available	Keep checking at 8am daily — new slots appear overnight. Also try nearby cities.
Appointment is months away	Some gestories (document agencies) can help you get faster appointments for a fee (€50-150)
Documents rejected	Always bring originals AND photocopies. Have translations ready.
Fingerprint issues	Minor cuts/calluses can cause problems — moisturise your hands before your appointment

## ■ Opening a Bank Account in Spain

Having a Spanish bank account is essential for paying rent, receiving salary/scholarship, paying university fees, and daily life. Here is what you need to know as a Ghanaian in Spain.

### Best Banks for Students & New Arrivals

Bank	Why Good for Ghanaians	Minimum Requirements
N26 (online)	No monthly fee, opens with just passport + selfie, no NIE needed initially	Passport, phone number, EU address
Revolut (online)	Free, accepts non-EU ID, great for sending money home	Passport only to start
BBVA	Large network, student accounts, English service in cities	NIE/TIE + Padron certificate + passport
Santander	Many branches, student account available, common for scholarships	NIE/TIE + Padron + passport
CaixaBank	Common for university payments, many ATMs	NIE/TIE + Padron + passport
Sabadell	Good student accounts, some English-speaking staff	NIE/TIE + Padron + passport

■ **REC** **OMME** **NDED** Open an N26 or Revolut account **BEFORE** or immediately upon arrival — you can do it with just your passport. Use it while you wait for your TIE to open a traditional bank account.

### Step-by-Step: Opening a Traditional Bank Account

<b>1</b>	<b>Get your Padron certificate</b>	You need this as proof of address in Spain
<b>2</b>	<b>Get your NIE/TIE</b>	Most traditional banks require this — get N26/Revolut while you wait
<b>3</b>	<b>Visit the bank in person</b>	Go to a branch and ask to open a "cuenta joven" (youth account) or "cuenta basica"
<b>4</b>	<b>Provide documents</b>	Passport + NIE/TIE + Padron certificate + phone number + email
<b>5</b>	<b>Set up online banking</b>	Download the app immediately and enable all security features

### Sending Money to Ghana

For sending money home, compare these services:

Service	Speed	Fees	Exchange Rate
Wise (TransferWise)	Same day	Low (0.5-1%)	Mid-market rate
WorldRemit	1-3 hours to mobile money	Low-medium	Good
Remitly	Minutes to mobile money	Competitive	Good

Western Union	Minutes	Higher	Variable
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## ■ University Enrollment

If you are coming to Spain as a student, here is everything you need to know about enrolling in your university and navigating the Spanish university system.

### Before Enrolling — Document Preparation

- Homologacion (degree recognition): If you have previous university qualifications from Ghana, these may need to be officially recognized by Spain. Contact your university's admissions office.
- Translated documents: Academic transcripts and certificates usually need to be translated into Spanish by a sworn translator (traductor jurado).
- Apostille: Ghanaian official documents need an apostille stamp — get this from the appropriate ministry in Ghana before coming.

### Enrollment Process

<b>1</b>	<b>Confirm your admission</b>	You should have received an acceptance letter. Contact the Secretaria Academica of your faculty.
<b>2</b>	<b>Get your TIE/NIE sorted</b>	Most universities require this or at least a passport + visa for enrollment
<b>3</b>	<b>Pay your enrollment fees</b>	EU students pay around €800-1500/year. Non-EU students can pay more. Check scholarships early.
<b>4</b>	<b>Get your student card</b>	This gives you access to university facilities, discounts, and is needed for the library
<b>5</b>	<b>Register for health coverage</b>	Students from outside EU need to get private insurance OR register for SIP card (Section 6)
<b>6</b>	<b>Get your university email</b>	Set this up immediately — all important communications come here

### Scholarships for Ghanaian Students

- Becas MAEC-AECID (Spanish Government): Scholarships for students from developing countries. Apply before arriving — deadline usually January/February.
- Becas Santander: Banking scholarships available to enrolled students. Apply through your university.
- Ghana Education Trust Fund (GETFund): For Ghanaians studying abroad. Apply before leaving Ghana.
- Erasmus+ (if in EU institution): Exchange program funding for students already in Spanish universities.
- University-specific scholarships: Ask your Servicio de Becas (scholarship office) what is available for international students.

## ■ Healthcare Registration (SIP Card)

Spain has an excellent public healthcare system. As a resident, you are entitled to access it through the Sistema Nacional de Salud (SNS). Your SIP card (Tarjeta SIP) is your health card.

■ ■ PR  
EREQ  
UISITE You need your Padron certificate and NIE/TIE to register for healthcare. Get these first. In the meantime, get travel insurance.

### How to Register for the SIP Card

<b>1</b>	<b>Find your nearest health centre</b>	Search "Centro de Salud [your area]" or ask your Ayuntamiento
<b>2</b>	<b>Gather your documents</b>	Passport + NIE/TIE + Padron certificate + your Spanish address
<b>3</b>	<b>Visit the registration office</b>	Go to the administrative window of your Centro de Salud and ask to register (darse de alta)
<b>4</b>	<b>Receive your SIP card</b>	You will be assigned a doctor and receive your SIP card — usually within a few weeks
<b>5</b>	<b>Register your family members</b>	Dependants can also be registered if they are legal residents

### Healthcare Tips

- For non-urgent issues, always go to your assigned Centro de Salud first — do not go straight to the hospital (Urgencias is for emergencies only)
- If you need an urgent appointment, call your Centro de Salud or use the regional health app
- Prescriptions are partially subsidised — you pay a percentage based on your income
- Dental care is NOT covered by the public system — consider dental insurance
- Mental health services: ask your doctor for a referral to a psychologist (psicolog)

## ■ Finding Accommodation

Finding good, affordable accommodation is one of the biggest challenges for Ghanaians arriving in Spain. Here is everything you need to know.

### Types of Accommodation

Type	Cost (Monthly)	Pros	Cons
University Residence (Residencia)	€400-700	Meals included, social, safe	Limited spaces, apply early
Shared Flat (Piso compartido)	€350-600/room	Most common, flexible	Variable quality, contracts
Studio Apartment	€600-900	Privacy, independence	Expensive, harder to find
Family Stay (Homestay)	€600-900	Language practice, support	Less freedom
Coliving Spaces	€500-800	Community, bills included	Can be expensive

### Where to Search

- Idealista.com — Spain's biggest property portal
- Fotocasa.es — Large rental listings
- Habitaclia.com — Good for Catalonia/Valencia
- Badi.com — Specifically for room sharing
- Facebook Groups — "Pisos compartidos Madrid/Barcelona/Valencia" — many rooms listed here
- Your university's international student office — they often have a list of approved landlords
- GHASSA community — ask fellow Ghanaians who are already there!

■ **WA** **RNING** NEVER pay a deposit without seeing the property in person or on video call. Scams targeting international students are common. Always get a proper rental contract (contrato de arrendamiento).

## ■ Transportation in Spain

Spain has excellent public transport. Here is what you need to know to get around cheaply and efficiently.

City	Main Transport	Monthly Pass Cost	Student Discount
Madrid	Metro + Bus + Cercanias	~€54.60 (Zone A)	Under 26: €20/month
Barcelona	Metro + Bus + FGC	~€42.50 (T-Casual)	T-Jove: discounts available
Valencia	Metro + Bus + Tram	~€38	Student card discounts
Sevilla	Bus + Tram	~€30	Student card available
Alicante	Bus + TRAM	~€35	Monthly pass available

### Inter-city Travel

- RENFE trains — Spain's national railway. Book early on renfe.com for big discounts. Joven card (under 26) gives 50% discount.
- FlixBus / ALSA buses — Much cheaper than trains. Good for budget travel.
- BlaBlaCar — Carpooling between cities. Very popular and affordable.
- Iberia / Vueling / Ryanair — Budget airlines for longer distances.

## ■■ Learning Spanish

Learning Spanish will transform your experience in Spain. Even basic Spanish makes daily life significantly easier and opens many more opportunities.

### Free Resources

- Duolingo — Best starting point. Free, 15 minutes daily works.
- Language Tandem Exchange — Find Spanish speakers who want to learn English. Many universities have tandem programs.
- YouTube: "Dreaming Spanish" — Immersion Spanish for all levels, completely free.
- SpanishPod101.com — Free tier with many lessons.
- Your university's language centre — Many offer free or subsidised Spanish courses for international students.
- UNED (Universidad Nacional de Educacion a Distancia) — Free Spanish courses online.

■ **TIP** Sign up for a Spanish class at your university in your FIRST WEEK. Being in a class forces consistency. Even A1 level Spanish will help you enormously.

## GHASSA Community & Support

You are not alone. GHASSA exists to support every Ghanaian student and professional in Spain. Here is how to make the most of your GHASSA membership.

### What GHASSA Offers Members

- Member Portal — Access guides, resources, events, announcements, and community directory at [portal.ghassa.com](https://portal.ghassa.com)
- WhatsApp Community Group — Connect with Ghanaians across Spain. Share tips, ask questions, find support.
- Events — Cultural celebrations, workshops, networking events, and regional meetups across Spain.
- Newcomers Support — Dedicated support for people who just arrived. We will help you navigate everything.
- Resource Library — All our guides, scholarship lists, and official documents in one place.
- Legal & Academic Guidance — Connect with other members who have been through the same processes.
- Newsletter — Regular updates on events, scholarships, and community news.

**JOIN TODAY** Join the GHASSA member portal at [ghassa.com/portal](https://ghassa.com/portal) — it is completely free and gives you access to all resources, events, and community features.

### GHASSA Executive Team

Name	Role	Contact
Abigail Asamoah	President	<a href="mailto:abigail.asamoah@ghassa.com">abigail.asamoah@ghassa.com</a>
Juliana Afriyie	Vice President	<a href="mailto:juliana.afriyie@ghassa.com">juliana.afriyie@ghassa.com</a>
Esther Adubea	Secretary General	<a href="mailto:esther.adubea@ghassa.com">esther.adubea@ghassa.com</a>
Juanita Amoateng	Finance & Social Media	<a href="mailto:juanita.amoateng@ghassa.com">juanita.amoateng@ghassa.com</a>
Cornelius K	International Relations Officer	<a href="mailto:cornelius.k@ghassa.com">cornelius.k@ghassa.com</a>

## ■ Emergency Contacts & Useful Links

### Emergency Numbers

Number	Service
112	General Emergency (Police, Fire, Ambulance) — works across all Spain
061	Medical Emergency
091	National Police
092	Local/Municipal Police
080	Fire Brigade (some cities)
016	Gender Violence helpline (24h, multilingual)

### Ghana Embassy & Consulates in Spain

Office	Address	Phone
Embassy of Ghana — Madrid	Calle Príncipe de Vergara 43, 28001 Madrid	+34 914 313 230
Ghana Honorary Consulate — Barcelona	Contact Embassy for referrals	Via Madrid Embassy

### Essential Spanish Government Websites

Website	Purpose
extranjeria.gob.es	Immigration, NIE, TIE applications — official
policia.es	Book appointments for TIE fingerprints
sede.gob.es	Central government digital services
seg-social.es	Social Security registration (for workers)
mec.gob.es	Ministry of Education — scholarships, degree recognition
renfe.com	Train tickets — book early for best prices
ghassa.com	GHASSA website — your community hub

*This guide was prepared by the GHASSA community — Ghanaians who have lived through every process described here. If anything has changed or you have corrections, please email us at [admin@ghassa.com](mailto:admin@ghassa.com)*

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