



SYNCRO PREMIUM GUIDE

LJUBLJANA 2026

Permits, housing, taxes, healthcare, mobility, work and the first 30 days

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A practical guide to decide what to do before signing a lease, starting a business or moving your family.

ORIENTATION

The decision framework in one page



FIRST DECISION

Do not start with housing. Start with the status that allows you to stay and work: EU/EEA/CH, local employment, study, family, self-employment or non-EU digital nomad.

The 5 questions that change the procedure

1. Are you an EU, EEA or Swiss citizen?
2. Will you stay longer than 3 months?
3. Do you work for a foreign entity or in Slovenia?
4. Do you need regular health coverage or only temporary coverage?
5. Are you also moving family, school or a business?

CORRECT ORDER

1. Residence status
2. Health coverage
3. Tax number if needed
4. Housing with a clear contract
5. Transport, school and work
6. Tax deadlines

WHY THIS MATTERS

Each answer changes documents, timing and costs. If you sign a long lease before clarifying your route, you risk a blocked deposit, double housing costs or inconsistent procedures.

MISTAKE TO AVOID

Confusing entry with residence. For many people, entering and staying a few days is simple; settling, working or starting a business requires a different legal basis.

Target outcome: reach the lease signing with status, insurance and timing aligned.

SYNCRO CHECK

Every document should be linked to a specific procedure: residence, housing, taxes, healthcare, family or work. If you do not know which procedure it serves, it is not ready yet.

RESIDENCE

Permits and documents: what to prepare



EU / EEA / SWITZERLAND

Visa-free entry. If the stay exceeds 3 months, a residence registration certificate is required. The basis must be consistent: employment, self-employment, study, family, services or job search.

NON-EU DIGITAL NOMAD

The temporary residence permit for digital nomads lasts up to 1 year, cannot be renewed consecutively, and a new application is possible 6 months after expiry. Immediate family members: family reunification without a waiting period.

Checklist before appointments

- valid ID document
- proof of reason for stay
- financial means required for your case
- health insurance
- family certificates if needed
- translations when required
- digital copies in the cloud and on your phone

DIGITAL NOMAD THRESHOLD

For the digital nomad permit, do not rely on blog figures: the requirement is at least 2x the Slovenian average monthly net salary under the official criterion in force when you apply.

FINAL CHECK

Before committing to long-term housing, check that contract duration, insurance and residence basis do not conflict.

PRACTICAL GOAL

Reach the first appointment with documents organised by procedure, not in one generic folder.

HOUSING

Renting: read the market without getting trapped by the deposit



How to compare listings

Use only comparable listings by area, size, condition, duration and included costs. Center is more convenient and expensive; Siska and Bezigrad are practical for services; Vic/Rozna Dolina work well for university and green areas; Trnovo/Krakovo offer a central, quieter atmosphere.

BEFORE PAYING A DEPOSIT

Verify the landlord's identity or authority, duration, termination terms, included costs, deposit and refund conditions, photographic inventory and actual availability of the property.

PRACTICAL RULE

Do not treat a listing as proof of availability. Verify before paying a deposit, especially for medium-long stays and family moves.

QUESTIONS TO SEND

Total rent? Utilities? Deposit? Termination? Contract registration? Pets? Internet? Floor and lift? Updated photos?

HOUSING RECORDS

Save the contract, receipts, inventory, chat and a copy of the landlord's ID/authority in one folder.

Signing threshold: do not pay if you do not have identity/authority, deposit terms and written proof of included costs.

BUDGET

A useful budget is not an average: it is a cash-flow plan



OPERATING FORMULA

Rent + documented fixed costs + mobility + daily life + buffer. Deposit, first rent, moving and procedures should be kept separate from monthly spending.

UTILITIES AND WINTER RISK

Ask for 12 months of actual bills or a written cost breakdown. Heating, floor, exposure and property size can significantly change expenses.

LPP TRANSPORT

Urban bus: €1.50 per ride. With Urbana you get free transfers within 90 minutes. With direct Visa/Mastercard payment, free transfers do not apply. Rechargeable Urbana card: €2.

Cycling and car-free living

Ljubljana works well for urban life without a car. Ljubljana Bike from the TIC costs €6 up to 2 hours, €10 up to 4 hours, €14 up to 8 hours. Before buying or bringing a car, try 2 weeks using buses, cycling and walking.

MINIMUM BUDGET SHEET

Row 1: housing. Row 2: utilities. Row 3: transport. Row 4: healthcare/insurance. Row 5: school. Row 6: buffer.

SIGNING THRESHOLD

Sign for housing only when you know the total rent, recurring costs, deposit and exit cost.

TAXES AND BUSINESS

183 days matter, but they are not the only test



TAX RESIDENCE

FURS indicates that a short stay under 6 months is generally compatible with non-resident status. More than 183 days in the calendar year meets one residence criterion. Status can also depend on the centre of personal and economic interests.

STARTING A BUSINESS / S.P.

SPOT: for an EU citizen, establishment conditions are broadly the same as for Slovenians. A non-resident EU citizen must obtain a Slovenian tax number before starting. An s.p. sole proprietorship can be registered free of charge, with no initial capital; SPOT indicates normally 2-3 days for AJPES.

OPERATING ORDER

Tax number if needed -> business address -> registration -> compulsory insurance if applicable -> tax details -> VAT/regime check.

GET SPECIALIST HELP IF

You have a foreign company, clients in multiple countries, fiscally connected family, property, employees or expect to stay more than 183 days.

RECORDS TO SAVE

Tax residence certificate if needed, tax number, SPOT/AJPES/FURS receipts, contracts, invoices and proof of presence.

Principle: do not wait for the first invoice to clarify status, registrations and coverage.

HEALTHCARE AND FAMILY

Healthcare coverage, school and family: what to clarify immediately



EHIC / TEAM

During a temporary stay it gives access to necessary care at public or ZZZS-contracted private providers. It does not replace regular coverage for people who work or settle in Slovenia.

ZZZS

Compulsory health insurance applies, among others, to employees and self-employed persons depending on the applicable basis. Check immediately when coverage starts and what rights it provides.

EMERGENCIES

Save 112 for emergencies. Also keep ZZZS contacts, insurance policy, doctor and your accommodation address in Slovenian/English.

Family and school

For the digital nomad permit, GOV.SI provides for immediate family reunification; for other routes, documents depend on the residence status. Before signing for housing, check travel times, language, school documents that need translation and nearby services.

FIRST WEEK

Health coverage, school/nearby services, paediatrician or doctor if needed, insurance cover and copies of family documents.

FAMILY DOCUMENTS

Certificates, translations, registrations, permits, insurance, emergency contacts and local contact details.

WORK

Qualifications, language and professional life



FOREIGN QUALIFICATIONS

Check ENIC-NARIC Slovenia and procedures for regulated professions before accepting assignments. Do this before promising dates, prices or availability.

LANGUAGE AND OFFICES

English helps, but should not be assumed for every procedure. Prepare orderly versions of documents, consistent file names and a summary of your case.

What really causes delays

- regulated profession not checked
- address inconsistent with procedures
- insurance not valid for the status
- family documents without translation
- housing budget calculated without utilities
- required tax number not obtained

SYNCRO PRACTICE

Each procedure should have an owner, a deadline and saved proof: receipt, email, case number or screenshot.

CLOUD FOLDER

01 Identity documents - 02 Residence - 03 Housing - 04 Taxes - 05 Healthcare - 06 School - 07 Receipts.

OPERATING PRINCIPLE

If a document does not have a clear name, date and linked procedure, it will be difficult to find when needed.

FIRST 30 DAYS

Operational sequence to reduce duplicate costs



DAYS 0-3

Confirm correct status
SIM and connectivity
Temporary accommodation
Originals + digital copies
Appointments

WEEK 1

Residence/appointments
Tax number if needed
Healthcare/EHIC
Test transport options
View homes with checklist

WEEKS 2-3

Sign housing after checks
Utilities/coverage
SPOT/AJPES/FURS if self-employed
School and qualifications

WITHIN 30 DAYS

Check deadlines
Archive receipts
Update actual budget
Check tax status
Close open procedures

CONTROL METHOD

Each week update one table only: procedure, office, missing document, deadline, saved proof. This avoids repeated calls and decisions made without data.

DECISION THRESHOLD

If a procedure has no receipt, reference number or email, treat it as incomplete for budgeting purposes.

EVIDENCE ARCHIVE

Receipts, contracts, photos, screenshots, case numbers and official replies should be saved the same day.

SOURCES

Verified sources and final checklist



Main sources

GOV.SI - Entry and residence; temporary residence permit for digital nomads.
 FURS - non-residents and tax residence.
 SPOT - doing business; registration of s.p.; tax number.
 ZZZS - compulsory health insurance; temporary stay and healthcare access.
 Visit Ljubljana - city buses, Urbana, cycling and Ljubljana Bike.
 SURS - earnings/housing context.
 Nepremicnine.net - rental listing check.

IMPORTANT NOTE

Procedures, amounts and forms can change. This guide helps you choose the correct order and reduce mistakes, but the latest official portal should always be checked before applying.

WHEN TO SEEK SUPPORT

If you have multiple countries involved, a foreign company, family, a regulated profession, a stay over 183 days or a long-term housing contract to sign.

Final checklist before paying or signing

- consistent residence status
- appropriate health insurance
- tax number if needed
- housing contract read and verified
- documented deposit
- budget updated with recurring costs
- school/family/qualifications checked
- evidence saved in the cloud
- deadlines added to calendar

CLOSING POINT

The value of the guide is not to replace authorities: it is to put procedures in the right order before they become costs.

SYNCRO

Practical guides for expats, families and remote workers.