

# Play Europe's Tourist Visa Loophole

By Glynna Prentice

**D**o you dream of spending time in the Old World? If you're not ready for a full-time commitment to Europe but would like to give its medieval market towns and historic cities a try than I have a hop-in/hop-out solution.

Maybe you don't want to give up ties in North America and prefer to live abroad only part-time. Some folks don't want to take on the tax burden that can come with residence in some European countries like France and Spain. Still others just don't want to fill out the paperwork.

But part-time living in Europe, on a simple tourist visa, is pretty much obligation-free for North Americans. The only trick: You can't overstay your welcome. So like other North Americans who spend part of the year in Europe, I've learned to count how many days I can legally stay, and I plan out my trips like a battle marshal.

First, the rules for stays in Europe...

The United Kingdom allows North Americans—and many other nationalities—to stay on a tourist visa for up to six months. But it's the exception. Most of mainland Europe is part of the Schengen Zone: a group of countries that have signed an agreement to operate as a single unit for tourist visas, among other things. Within the Schengen Zone, there are no internal "border crossings." Your passport is stamped when you enter the Zone and when you leave; the rest of the time you usually can move freely from one Schengen-Zone country to the other.

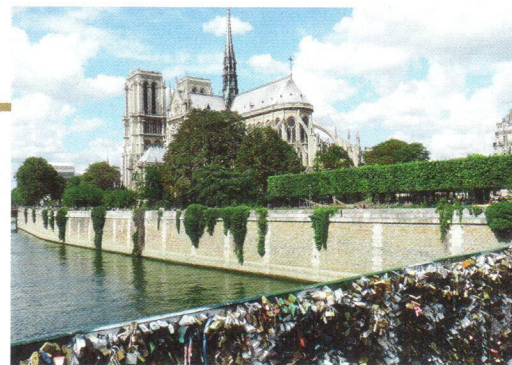
The down side to this convenience: If you're not from a member state—and neither U.S. nor Canadian citizens are—you can only stay in the Schengen Zone for 90 days out of every 180. (Note: 90 days is not the same as three months.)

You can spend your 90 days in the Zone in a single block or a few days at a time, entering and leaving the Zone. Likewise, you can spend those 90 days in a single country, or you can travel around the Zone. Either way, you're limited to 90 days.

The 180-day clock starts when you first enter the Zone, and it's a rolling limit. That is, by the time you hit Day 91 of your time in Schengen-Zone Europe, at least 180 days must have passed since you first entered.

If you want to stay longer than 90 days at a stretch, you need to get a residence visa for one of the Schengen-Zone countries. Once you do, you can stay legally in that country for the length of your residence visa...and your 90-day tourist limit applies to all the other Schengen-Zone countries.

You can always return to North America when your



Enjoying Europe part-time can be easier than you might think.

90 days in the Schengen Zone are up. But what about those who dream of spending a year or more vagabonding around Europe? What if you want to rent your house back home for the year, for instance, and use the rent to fund your European adventure? It's possible to stay within the rules and do this, too—at least for a year or so. It just requires country-hopping. Here's the secret...

Not all of mainland Europe is part of the Schengen Zone. And while there's a lot of overlap between the Schengen Zone and the European Union, they are not the same. Some countries belong to both; some belong to one or the other. So stay in the Schengen Zone for 90 days—and then stay in a country outside the Zone for the subsequent 90 days. You can then return to the Schengen Zone for your second 90-day stint.

For instance, one summer I based myself in Spain, with side trips to other Schengen-Zone countries. But I flew to Europe via London, outside the Schengen Zone. And at the end of my 90 days in the Zone, I tacked on a stay in

the UK. On an earlier trip, I spent time outside the Schengen Zone in the middle of my trip. Since I was breaking up my 90-day stint, I made sure that Immigration stamped my visa whenever I left and re-entered the Zone, so that I could prove the number of days I'd stayed.

The UK isn't your only option for stays outside the Schengen Zone.

Ireland is outside the Zone, too. Croatia, Romania, Bulgaria, and Cyprus are all working to join the Zone...but for now they're still outside it. So are Turkey and Morocco (as well as the rest of North Africa). You may prefer some of these destinations over others. But they do give you a range of options for cost of living and climate. Don't care for the UK's chilly winters? Consider the beach in Croatia, instead. Want a city vibe with a touch of the exotic? Stay in Istanbul, or even Marrakesh.

Switzerland, Liechtenstein, and Norway, on the other hand, aren't in the EU but are part of the Schengen Zone; they are not options for your 90 days away.

One down side to short three-month stays is that you're limited to vacation rentals, which tend to cost more—often substantially more—than long-term rentals. But in exchange you get flexibility: You can go where you want. In low season, you may even get price breaks on rental rates or be able to find house-sitting gigs. ■

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