



PLAN B BRAZIL

INDEPENDENT INVESTMENT ADVISORY

Brazil for Dummies

WHAT YOU NEED TO KNOW BEFORE YOU MOVE

Mentality, language, money, safety, and everyday life — through a foreigner's eyes, without the gloss or the fear-mongering.

PREPARED BY PLAN B BRAZIL

SANTA CATARINA, BRAZIL

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The Short Version

This isn't about investment or real estate — it's about the country itself. Mentality, language, money, safety, and everyday life, as it actually is, without the gloss or the fear-mongering.

#81/116

Brazil's rank for English proficiency

93%

of Brazilian adults use PIX

180

days you can drive on a foreign license

2009

I've lived in Brazil since this year

Language — a Nuance Worth Knowing Upfront

Brazil speaks **Portuguese, not Spanish** — the first thing that surprises many newcomers expecting Latin American Spanish. Brazilian Portuguese differs from European Portuguese in pronunciation and rhythm enough that it's worth learning Brazilian-specific materials from day one.

On the EF English Proficiency Index, Brazil ranks **81st out of 116 countries** — the "low proficiency" category. About 5% of the population speaks English fluently, and about 1% speaks it well.

AN HONEST DETAIL FOR OUR REGION

The south of Brazil is an exception. Florianópolis consistently scores above the national average on English tests. Don't count on English as your primary language, but in Santa Catarina, your odds of meeting an English speaker are better than the Brazilian average.

Mentality — "Jeitinho Brasileiro"

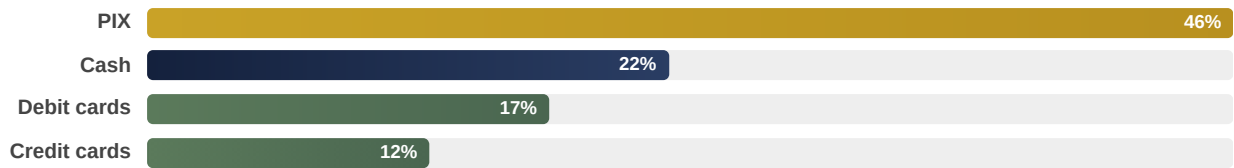
There's a concept that explains a lot of everyday life — **jeitinho brasileiro**, literally "the little Brazilian way." A flexible, informal approach to rules and obstacles — not deception, but resourcefulness and an ability to find a way through when the formal path looks like a dead end.

In practice: schedules are treated flexibly, personal space is smaller than in Northern Europe or North America, greetings often include a hug or a cheek kiss even on a short acquaintance. It's not chaos — it's a different coordinate system you adjust to quickly.

Money and PIX — What You Can't Get By Without

Forget the idea that cash or cards are the primary way to pay. Brazil runs on **PIX** — the Central Bank's instant payment system, launched in 2020.

Payment methods in Brazil, 2026



93% of Brazilian adults use PIX, with transfers processing instantly, 24/7, including weekends and holidays. Practical takeaway: set up PIX as soon as possible after opening a Brazilian bank account — it's not optional, it's how people actually pay for everything here, from coffee to rent.

On tipping — restaurants often already include a **10%** service charge on the bill (taxa de serviço); it's not mandatory but is socially expected if the service was decent.

Driving — the 180-Day Rule

1

First 180 Days

You can drive on your own license — carry your passport plus an International Driving Permit (IDP) or a certified Portuguese translation.

2

After 180 Days

Your foreign license stops being valid — you need to convert to a Brazilian license (CNH), or face real fines.

A NUANCE THAT SURPRISES MANY

Mercosur countries (Argentina, Paraguay, Uruguay) — contrary to expectation — get **no special benefit** for license conversion. They convert under the same general rules as anyone else. Brazil has separate mutual-recognition agreements with a number of countries (including Spain, Italy, Germany, France, Japan, South Korea, Portugal) — for those, the driving test can be skipped, only a medical exam is required.

What Genuinely Surprises Foreigners

Physical closeness in conversation. Hugs, touching an arm mid-conversation — this is the norm, not flirtation.

Volume and emotion. Conversations on the street, in cafés — noticeably louder than in many other cultures. It's not an argument, just the normal manner of talking.

"Da próxima vez" and flexible time. An agreement for "tomorrow" can mean a substantially wider time window than formally stated.

Family at the center of everything. Sunday lunches with extended family, the importance of godparents — far more pronounced than the European or North American average.

Common Misconceptions Foreigners Have



"They speak Spanish in Brazil"

No, only Portuguese.



"All of Brazil is Rio and Carnival"

A continent-sized country; the south differs sharply from the northeast or Rio, both culturally and economically.



"Bureaucracy can be worked around"

Sometimes yes, but usually no — budgeting more time beats looking for shortcuts.



"English will help in most situations"

It won't, outside tourist zones and business districts.

Bank Account and Everyday Finances

Opening a Brazilian account requires a CPF and, typically, proof of address. Major banks (Banco do Brasil, Itaú, Bradesco) accept foreigners with a CPF and passport; some digital banks (Nubank, Inter) also work with foreigners. Without a local account, you can't set up PIX — and without PIX, everyday life in Brazil gets noticeably harder.

Safety — Level-Headed, Without Panic or Complacency

We covered safety statistics by region in detail in our [separate article comparing Rio, São Paulo, and southern Brazil](#) — in short: risk in Brazil depends heavily on the specific city and neighborhood, and the gap between Florianópolis and, say, Rio, is a multiple, not a percentage.

Practical habits that work everywhere: don't display expensive items openly on the street, stay alert in crowded places and public transport, use vetted taxis/apps at night. This is ordinary urban caution, not something uniquely "dangerous" about Brazil.

Bureaucracy — Patience Pays Off

Brazil is famous for bureaucracy (burocracia) — that's not a myth. The first and most essential document you'll need for almost everything is a **CPF**, Brazil's individual tax ID. We covered how to get one in detail in our [article on buying property](#). Budget more time for any official procedure than seems logical — that's not the exception, it's the norm.

Everyday Details That Save You Grief

Business hours — many small shops and services close for lunch, especially outside major cities.

Holidays — Brazil observes many official and regional holidays, when much is closed, including banks.

Food — lunch (almoço) is often the main meal of the day, not dinner as in Europe.

Check for Yourself — Two Free Tools

[Brazil Fit Score](#) → — a 7-question, 2-minute test that scores how well Brazil fits you — for life, investment, work, nature.

[Visa & Residency Path Calculator](#) → — 6 questions that determine the best residency or citizenship path for your specific situation. Both free, no registration.

Bottom Line

Brazil isn't one country with one set of rules — it's a sum of very different regions. What's true for Rio isn't always true for Santa Catarina. Language, money, bureaucracy, and safety are the baseline you should arrive with, not something to discover through trial and error in your first week.

This material is for informational purposes only and is based on publicly available sources (EF EPI, Central Bank of Brazil) and personal experience living in Brazil since 2009.

Your Path Forward

1

Consultation

We discuss your move and common newcomer mistakes.

2

Take the Fit Score

2 minutes to see how well Brazil fits you.

3

Practical Support

CPF, bank account, documents — support at every step.

YOUR PERSONAL ADVISOR



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