
No AI. Real experience only.
Montenegro
Insider Travel Guide
2026
Ivan Semenov

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About the Author



Hi, I'm Ivan, 30 years old. By 2026, I've visited 32 countries and lived in 4 of them as a student, employee, and entrepreneur.

I'm a developer, traveler, expat, and biker. Out of all the places I've been, Montenegro ranks in my personal top 2 for sheer beauty (right after Norway!).

I first came to Montenegro in 2022, got my residence permit, and lived there for 10 months straight. Now I live in Slovakia, but I return to Montenegro 1–2 times every year, spending anywhere from a week to a full month as a tourist.

I fell in love with the country almost immediately. It's incredibly beautiful, very safe, and the people are unbelievably friendly and welcoming. In total, I've spent over a year and a half there across all seasons — living in Podgorica and Budva, exploring every city and region (plus neighboring countries), making friends with locals and expats from my home country. I even got married in Montenegro! I studied Montenegrin to A2 level, which helped me connect on a deeper level. I've rented motorcycles, cars, and apartments — both short-term and long-term — so I know the practical side inside out.

In this guide, I'll share everything I've learned about Montenegro: how to get there, what to pack, what to expect, must-try food, the best places to visit (and the ones to skip), transport options, and more. I'll even touch on getting a residence permit if you fall in love with the country the way I did.

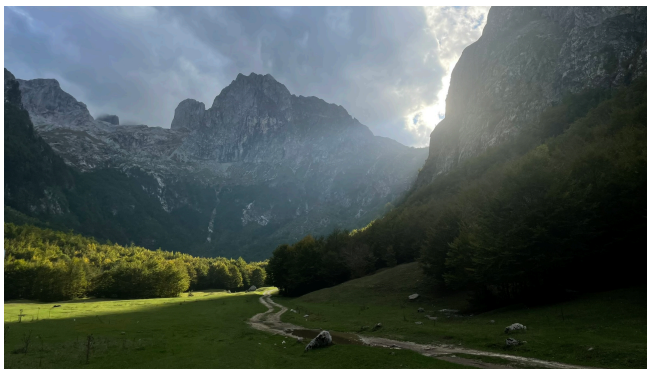
If you're planning a trip to this amazing corner of the Balkans, this guide will help you travel smarter, save money, and create memories that last. Have questions? I'll leave my contacts at the end — feel free to reach out anytime.



About Montenegro

Montenegro is a very small country on the western part of the Balkan Peninsula.

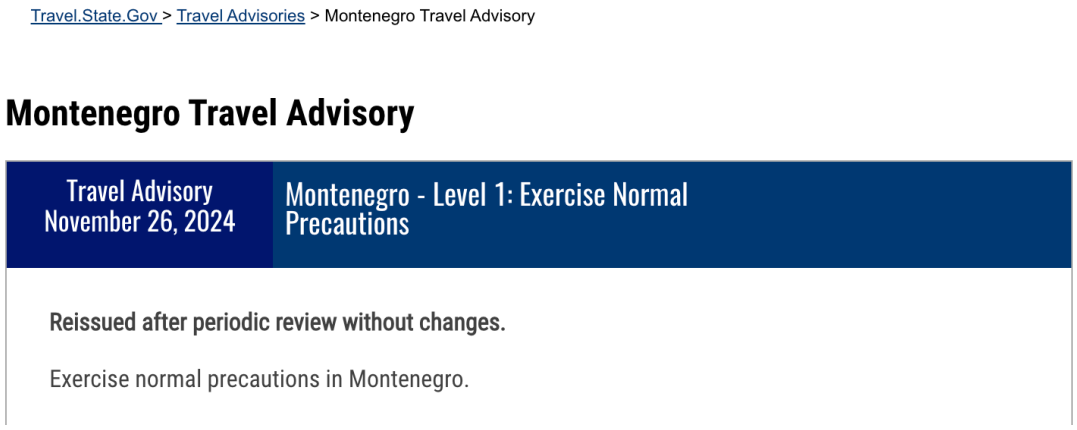
Despite its tiny size, you can't drive across it in just one day — everything is packed in: the sea, mountains, lakes, small plains, and a mix of different peoples and cultures.



The nature in Montenegro is absolutely stunning. The whole southern border is washed by the Adriatic Sea, then come dramatic cliffs a bit further north, followed by plains around Podgorica and Nikšić, and in the far north — even higher mountains. Wherever you look in this country, it's beautiful.

Absolutely everywhere!

Montenegro allows firearm ownership, but it remains one of the safest countries in Europe. Even the local mafiosi try not to fight each other during the summer season so they don't scare away the tourists. Serious crime news is pretty rare here, and during my full year of living in Montenegro, I never once encountered even minor trouble. On the contrary — one Montenegrin found a wallet somewhere and gave it to my friend with the words: "You expats are all chatting in your groups, find the owner by the name on the driver's license and return it to him."



US Montenegro Travel Advisory screenshot

Montenegrins in general are incredibly friendly and hospitable. Don't trust your first impression — sometimes they look like huge tough guys who want to kill you, but that's not the case at all. Once my wife accidentally dropped a can of Fanta into a trash bin. What do we usually do in such a situation? Just leave it there. But suddenly some Montenegrin runs up to us, quickly pulls the can out of the bin, and hands it back to my wife! I could never have expected something like that in my home country… or in many other parts of Europe either.

That said, Montenegro does have a few risky places, and sometimes there are earthquakes, falling rocks, and other natural dangers. But don't be afraid — I'll dedicate a whole chapter to safety later with all the practical details!

Quick Overview

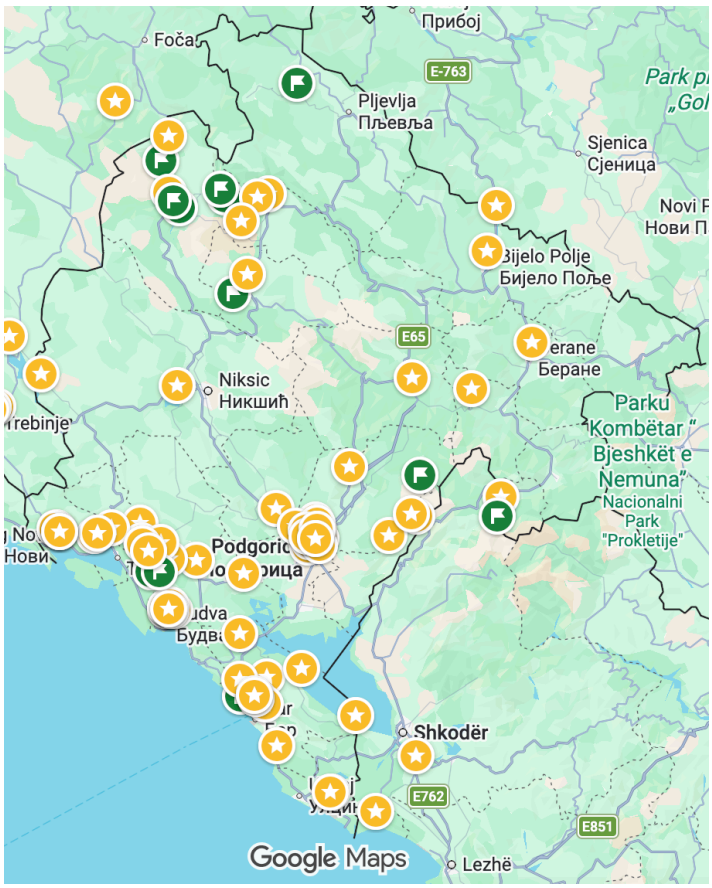
Let's take a closer look at Montenegro.

It's a small country that can be roughly divided into three parts: the mountainous north, the hilly middle, and the southern coastal area.

Montenegro enjoys more than 240 sunny days a year! Summers are hot and dry — in Podgorica, temperatures can exceed 40°C (104°F). Winters are cool, averaging around zero, with lots of snow in the mountains, while the coast stays milder — just chilly enough for a windbreaker.

In terms of beauty, April is the absolute best month. It's already warm, the snow is melting from the mountains, waterfalls are everywhere, nature is waking up, and the mountains turn bright green. The heat hasn't arrived yet, so breathing feels fresh and easy.

If you want to swim, the ideal time is May or early September — fewer tourists, perfect weather, and everything on the coast is open and running.



Screenshot of my Google Maps marks

For hiking in the mountains — June through August is prime time.

For skiing or snowboarding — head to Kolašin from December to March.

The capital is Podgorica, the largest city in the country, but you can easily walk across it in about an hour.

Another interesting spot is the historic capital, Cetinje. It's very close to Podgorica (38 km / 23 mi), but dress warmer — it's up in the mountains and noticeably cooler.

Kotor is a charming coastal town — it's known as the "city of cats," so prepare to see lots of them! There's even a small Cats Museum in the Old Town with an entrance fee of just 1 euro.

By the way, the currency in Montenegro is the euro. The country uses it unilaterally (Montenegro doesn't mint its own coins or notes and isn't formally in the Eurozone), but for you as a traveler, it's no issue at all — you can exchange any major currency or withdraw euros from ATMs everywhere.

Montenegro is a young country — it became independent from Serbia in 2006. But, there are some nuances I wrote about in History chapter.

Despite its small size, there's an incredible amount to see. The Tara River Canyon is the deepest in Europe (up to 1,333 m/ 4,377 ft) and the second deepest in the world after the Grand Canyon — perfect for rafting or canoeing. Skadar Lake, shared with Albania, is a paradise for birdwatching.



A typical cat in the town of Kotor

There are also many old monasteries, mostly Orthodox.

Read this guide — there's definitely something here that will interest you! Check out the map: yellow markers show all the places I've visited and loved (I keep coming back to them, and I'm sure you'll love them too). Green markers are spots I still haven't been to — yes, after spending a couple of years total in the country, Montenegro can still surprise me!



42°C (108°F) in summer, in Kotor



Podgorica. A town under the hill

Who This Guide Is For

Montenegro suits everyone. It's a safe country for solo female travelers, families with children, and even older people who prefer convenience. Let's break it down in more detail.

If you're traveling solo, Montenegro makes it easy: you can rent transport without hassle, find affordable hotels, hostels, or Airbnb. There are plenty of other travelers around — you'll quickly meet tourists from different countries or locals. Montenegrins are very open and always ready to help. Most people speak English, but at the end of the guide, I'll provide a big list of useful Montenegrin phrases and words to make things simpler if needed.

If you're traveling as a couple — even better. My girlfriend (later my wife) and I first came to Montenegro together. The country is full of romantic spots: mountain and sea sunsets, coastal restaurants, or wild beaches where it's just the two of you.



5 minutes ago I proposed to her

If you already have kids, you'll find calm beaches where families go together. For example, in Budva the whole coast is lined with restaurants right by the sea — you can enjoy an evening with wine while your child plays nearby on the beach with other kids. The Balkans in general have lots of families with children. My friend once lost track of his child for a moment, but a waiter noticed right away and quickly found him! Of course, don't let it get to that point, but this story says a lot about how locals treat kids. In Montenegro, it's completely normal for a Montenegrin chatting with you to also talk to your child or pat them on the head. In this culture, it's common to leave kids with relatives for weekends or the whole summer — so the attitude toward children is very relaxed and caring.

Montenegro is generally very safe for families with kids — low violent crime, welcoming locals, and many positive experiences from traveling parents (as reported in 2025–2026 family travel blogs and guides). Communities often show strong care for children, and kids are treated warmly in public. However, as everywhere, always supervise your children closely (especially near water, roads, or in crowds), use car seats for young ones (required by law), and follow basic safety rules — traffic can be unpredictable, and some areas lack lifeguards. Parents remain fully responsible for their kids' safety at all times.

For remote workers/digital nomads: I worked from Montenegro myself — coding for EU companies. As long as you're not deep in mountains or forests, internet is good. Wi-Fi is everywhere; in Podgorica I had around 100 Mbps, which is plenty for work. In Budva and other coastal towns the situation is solid — speeds might be a bit lower sometimes, but more than enough. The country is full of remote workers; I know many personally, and no one complains.

For adventure lovers — the mountains are all yours! Head to Durmitor National Park — a huge area with hundreds of miles of trails, mountain rivers, and lakes. There you'll find the "Two Eyes" lake: in dry summers it shrinks a bit, and a strip of land appears, turning one big lake into two smaller ones. Good news: in Montenegro, no one really stresses about wild camping — it's technically prohibited, but in practice it's often tolerated in remote areas. Just don't leave trash, be friendly, and follow leave-no-trace principles (but always check current rules for national parks, as enforcement can vary.)

And if you fall in love with Montenegro and want to stay longer, later in the guide I'll go into detail about paperwork, how to arrange documents, and options to remain up to 1 year with possible residence permit extensions.

In short, no matter how long you stay or how big your budget is — you'll find everything here: peaceful tent camping in nature or luxury hotels with casinos and yachts in Tivat. Montenegro has it all!



Going to row the boat in a Montenegrin lake. Slansko lake near Nikšić

Visa Requirements

Montenegro is an open country even on the official level. In most cases, you won't need a visa to visit for up to 30 or 90 days. Often, it's enough just to buy a ticket to Podgorica or Tivat and that's it. It all depends on your citizenship. Let's look at it in more detail.

If you are a citizen of the United States, Canada, Australia, New Zealand, Brazil, Argentina, the UAE, or any EU country, you can stay in Montenegro without a visa for a full three months. Just arrive in the country and travel freely for up to 90 days without any extra documents.

If you hold a passport from Russia, Belarus, Peru, or Saudi Arabia, you are allowed to stay up to 30 days visa-free.

But if you are a citizen of most African countries or many Asian countries — for example, Kazakhstan, China, India, or Indonesia — you will generally need a tourist visa. Contact the visa center or embassy of Montenegro in your country to apply and obtain one. However, often you won't need a visa if you already have a valid Schengen visa, or a visa from Australia, Japan, Canada, New Zealand, the United Kingdom, or the United States (this allows entry for up to 30 days, or not longer than the visa's validity if shorter).

Montenegro is actively aligning its visa policy with the EU as part of its accession process (expected full alignment by end of 2026). Changes are ongoing: some countries (like Armenia, Uzbekistan, Egypt, Kuwait) lost visa-free access in late 2025. Russia, Belarus, Kazakhstan, and others may face new restrictions soon — possibly visas required by late 2026 or earlier for some.

Before buying your ticket, always check the official website for the exact documents required for entry: https://www.gov.me/en/article/visas. This will save you any surprises at the border.



My Montenegrin entry stamp

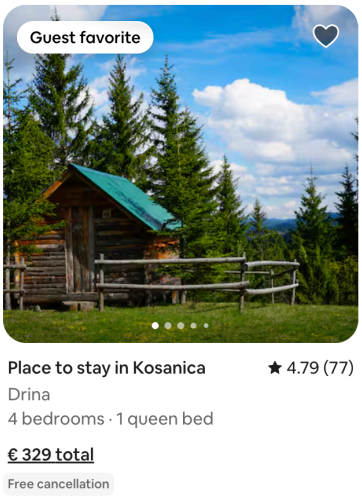
Budget Planning

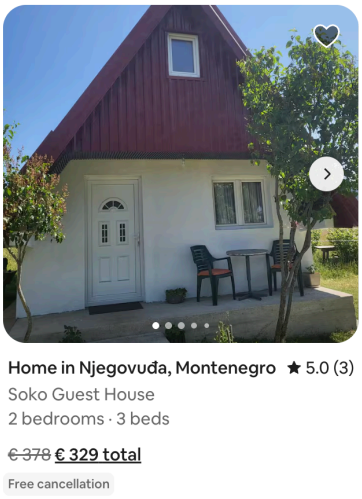
I've already mentioned that you can come to Montenegro with any wallet size. You can travel like a wild man with a couple hundred euros in your pocket, a tent, and a sleeping bag, or bring tens of thousands and blow half in casinos and the other half on yacht trips and fancy cars. Now let's figure out exactly how much you'll need.

Pay attention: you can't bring more than €10,000 in cash (or equivalent in other currency) into or out of Montenegro. If you're traveling as a family, this limit applies per person, not for the whole group. By law, it's €10,000 maximum per individual, but there have been cases where people got held up at the airport with a combined €15,000 for two travelers — even though it's technically allowed, they had issues. Keep that in mind. It's better to keep larger amounts on a bank card — you can withdraw cash in Montenegro without problems. Later in the guide, I'll explain which ATMs to use to avoid big fees.

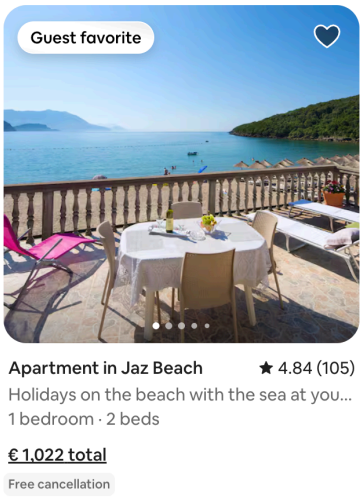
Your budget will depend on the travel season and location. In summer, prices are usually 30–50% higher because it's peak tourist season. Also, the coast is more expensive than the north for everything — accommodation, transport, cafes, and restaurants. Grocery store prices stay pretty constant.

For example, a house in northern Montenegro costs €329 per week, while an apartment on the beach for the same dates is already €1,022. Try to book accommodation in advance — you can find really cheap options even on the coast, but on average, prices are higher there. So plan for two people roughly €40–100 per day on accommodation — that's somewhere between roughing it and luxury. If you're three or four people, add +50–70% to the price.





Cheap examples near Bijelo Polje town (North)



Expensive example beachfront

My family and I are going to Sutomore in May 2026 — a small town on the coast. I booked an apartment 250 meters (820 feet) from the beach for 20 nights, and it came to €1,070 (€53/night) for four people! If it was just me and my wife, the price would be around €600 (€30/night) for a nice apartment right by the sea.

What's next?

You've just read the first pages of the book. It was just a small part of the whole guide.

If you like the beginning of the Montenegro Travel Guide, please buy the whole book at montenegrotravel.guide or read more about this awesome country at montenegrotravel.guide/guides

Thank you for reading and have a nice trip to Montenegro!