The full cost of a month away

1. What will you spend?

Use one currency and count each cost once. Include the home costs you keep paying, the stay and the full return journey.

Travelers: _____ Nights: _____ Currency: _____

Prepared on: _____ Exchange-rate assumption: _____

Planned spending	Amount	Evidence / due date
A. Continuing home bills and property arrangements		
B. Accommodation, utilities and fees		
C. Food, local transport and activities		
D. Insurance and extra travel connectivity		
E. Complete return journey for everyone		
F. Other costs not already counted		

P. Total planned expenditure (A through F): _____

If using points, include cash fees once in the spending above. Record points used separately: _____

Mark each amount: quoted, based on your own spending, or still estimated. Keep quote dates and payment dates with your plan.

Companion guide: rested.fyi / month-away budget

2. Compare cost and cash needs

What does traveling add?

Comparable month at home	Amount
Continuing home costs	
Food	
Local transport and activities	
Other comparable spending	

H. Total comparable spending at home: _____

Extra planned cost of traveling = P minus H: _____

Compare the same period, travelers and cost categories. Do not add the contingency or a refundable deposit to this expense comparison.

What needs to be available?

R. Chosen contingency: _____ D. Refundable deposits: _____

If all spending, reserves and deposits overlap: P + R + D = _____

A contingency is not automatically spent. A deposit ties up money and its return is not guaranteed; any amount retained becomes a cost. Actual peak cash needs depend on the timing below. Do not count a deposit twice as both a payment toward the stay and an additional refundable security deposit.

Payment / expected refund	Amount	Due / expected date

What if a cost rises, you return early or a refund is late? _____

Check actual entry rules, insurance and individual requirements separately. This is a planning aid, not a calculator or retirement-affordability assessment. Keep sensitive details in your own secure records.