How To Prepare for Full-Time RVing Lifestyle, Part I

This is the first in our three-part series about how to plan and pay for a life of full-time RVing. Part II | Part III

Many people dream about full-time RVing before reaching retirement age, but getting on the road to freedom doesn’t happen accidentally. A little research, introspection, number crunching and goal setting will go a long way toward fulfilling your RV lifestyle goal.

As Dave Ramsey says, “the difference between a dream and a goal is a plan,” so with this series of blog posts we’ll share the steps we took to plan our escape from our old conventional life. Proper planning has helped us stay on the road without going broke, and we’re confident our tips can work for you too.

Where To Begin?

The best way to start planning is to brainstorm about your dreams and hopes for this adventure. Pondering these areas can help you determine your reasons for full-timing.

Whether you’re going solo or taking the family along, it’s more fun and effective if you brainstorm on a “dream board” or giant Post-It notes and leave it up where you can see your dreams every day.

To facilitate planning together as a couple or family, have everyone jot down their goals, desires, likes, dislikes, fears and expectations. Cut out everybody’s individual ideas, and
paste them up on the wall, dividing them into categories that describe the various concepts relating to your new nomadic lifestyle.

As you examine your findings, focus on common trends – or differences – which will help identify important issues to address when considering the lifestyle; like where you will travel, and how you’ll do it (i.e.: trailer, bus, camper, etc.).

Compare Likes and Dislikes on Life Planning Board

By comparing similarities and differences about your desires, dislikes, skills, and expectations about work and leisure; you’ll get on the same page about what your new lifestyle might be like.

**Domestic Matters**

**What Do I Want My New Life to Look Like?**

Answering this question and others is one of the most important steps to planning your escape.

Envision your new dream lifestyle by seriously asking things like:

- Are you more comfortable staying in one place for extended visits or do you want to move around a general geographic region?
- Does the thought of staying in a big city, five-star RV park appeal to you, or are you a backwoods camper?
- Will you want to connect with other like-minded people or do you want to get away from civilization?
How To Prepare for Full-Time RVing

• What geographical and climate regions appeal to you?
• What are the types of places you want to avoid?
• Is it your goal to see every kitschy roadside attraction in America?
• Do you want to enhance homeschooling for your kids by touring national monuments?
• Do you prefer traveling the back roads — or getting from Point A to Point B in the least amount of time?
• Would you prefer a strict travel itinerary to visit every place on your “must-see” list or would your rather let the road lead you to the unexpected treasures this country has to offer?
• When are the best times to visit the things, people and places you want to see?
• Will you keep your home, put your stuff in storage, or get rid of it all?
• Are you comfortable stopping every time you want a snack or need to use the restroom, or do you want everything at your fingertips when rolling down the road?
• Can you cope with the unglamorous side of day to day RV maintenance?
• Can you handle living with your spouse or partner 24/7 in a small space?
• What is your comfort level when it comes to savings and income?
• Are you willing to take seasonal jobs or work part time to save on rent by workamping?
• What other questions can you ask yourself about the full-timing lifestyle that you want to live?

For a further dose of inspiration to help get you started, watch the documentary “I’m Fine, Thanks” for an enlightening look at complacency in America.

If brainstorming didn’t work, maybe you’re not exactly sure what you want. If that’s the case, and all you know is that you want to live a different life than the one you’re currently living, consider a Dream:Reboot workshop to find your direction.

Now that we’ve got you dreaming, let’s talk about how the full-timing lifestyle affects daily living.

Can I Go with the Flow?

Whether you’re single, part of a couple or a big happy family, full-timers must have flexible personalities. This is especially pertinent when you’re still learning the ins and outs of dump stations, backing up and navigation. The predictable days of living like everyone else will elude you as every turn brings another new experience and in the early days, frustration.

While it’s easy to celebrate the fun times, it’s just as important to remember that frustrating experiences have something to teach us too. This is the beauty, and the frustration, of the Nümadic lifestyle. If you cannot be a duck on the water, allowing the drops to roll off your back while paddling upstream, you will probably not enjoy living a life of uncertainty.

“At it’s core Adventure is the willingness to commit to an uncertain outcome with an open heart and an open mind.” — Matt Walker, InnerPassage.net
When you’re on the road, it’s a good day if things go according to plan. And even when they don’t, you need to accept that it’s still a good day.

Can I Leave My Community?

It’s never easy to say goodbye to old friends and family members, but most of them likely won’t understand why you want to live so “differently” anyway. You probably won’t have many cheerleaders and some may even accuse you of being a bad parent if you’re going to road trip with your kids. If you’re leaving a profitable career behind, well-intentioned people will attempt to convince you that you’re crazy and on your way to the poorhouse. The bonds you share with current friends may not be strong enough to withstand your lifestyle change.

A couple more questions to consider:

• Are you strong enough to ignore the negativity of those who are closest to you?
• Can you chart your own course without being influenced by what others think?

To live life on your terms you must avoid negativity at all costs. Never mind the naysayers who question the lengths you might go to for fulfilling your dreams. They don’t get it and never will.

Look for support from people who share your thinking. RVing groups like NüRVers, Escapees and RV.net are all filled with full-timing members ready to offer insight, opinions and encouragement for aspiring road trippers.

By becoming active in online RVer communities, you can build real-life networks of support. You’ll get to know people, find those you have things in common with, and participate in nationwide rendezvous parties, which happen all the time in the full-timing community.

Will My Kids Make Me Crazy in a Small Space?

When Escapees RV Club founders Joe and Kay Peterson went full-timing with their two kids in 1972, there were no support groups to help them with homeschooling and other family challenges.

Today, RVers have groups like Fulltime Families, a growing community that has a handbook about full-timing with kids, “How to Hit the Road: Making Your Family’s Full Time RV Dreams a Reality.”

We aren’t parents, so we are completely lacking advice in this area, but we know plenty of folks who can help. If you’re thinking about hitting the road with kids, talk to parents who are doing it, and have done it. You’ll find them at groups like Families on the Road and Full Time Families.
Are My Pets Good Travelers?

Instead of kids, we had to consider how our dog would handle traveling. Our first dog Jerry lived for adventures. In fact, he was the primary reason we decided to hit the road. Others like his successor, Wyatt Ray, aren’t as open to constant change, which can make life on the road more challenging. Before you hit the road, ask yourself:

- Are my pets comfortable with change?
- Do they travel with ease or throw up every two miles?
- Are they high energy and require constant supervision?
- Do they require regular veterinary care?

Only you know your pets better than anyone else. Most animals, especially dogs, are happiest with their humans no matter where they are. However some pets just don’t like change, and traveling with them can be frustrating. But don’t fret! You do not have to abandon your pets in order to fulfill your road trip dream; instead, consider working with a professional animal behaviorist at least a year in advance of hitting the road to avoid stressful pet behavior and help make the transition easier for the whole pack.

What are My Health Concerns?

Do you have any current health issues that might prevent you from living your dream life? Rest assured, we’ve met people of all fitness levels, ages and physical capabilities, including a solo female full-timer who carried an oxygen-tank around.

It’s not easy to walk away from established relationships with people who know you so intimately. When we started full-timing we left behind the best primary care doctor we’ve ever had, as well as our favorite dentist, Jim’s brother. Things got a little scary when Rene needed to go to urgent care less than two weeks into our adventure, but we quickly learned that 24-hour clinics are practically on every corner. And should you require more extensive care, it’s relatively easy to locate reputable doctors by talking to others online. Chances are, there’s a full-time RVer out there who has needed health care near your location.

Health insurance is another huge issue that we’ll address in our next blog post about budgeting, but for now you can read about it in these books and websites:

Navigating the Health Insurance Maze
Choosing a health insurance policy for full-time RVing
The New Health Insurance Solution
Can I Detach from my Stuff?

There’s no way to get around it: unless you’re Vin Diesel, RVs are not built to accommodate the amount of stuff that a stick house can. There are two ways to deal with this limitation: detach yourself from stuff, or pay dearly for the false sense of security that comes from holding onto it.

As you look around your current home, it’s easy to become overwhelmed by thinking about what you need to sell or give away. Instead, ask yourself this:

- Are you confident that becoming a full-time RVer is something you want to do indefinitely, or are you more comfortable just testing the waters for a limited time?

People who want to make this lifestyle change permanent should seriously consider getting rid of everything by holding yard sales, advertising in places like Craig’s List and asking friends and family who wants what. Others who aren’t so sure should keep those items that can make life easier and less expensive upon returning to a conventional lifestyle.

Whatever you keep will have an additional price tag associated with it. The general rule of thumb for future RVers who are eliminating possessions is this: if the cost of storing items over a given amount of time will exceed the value of the items, then your money is better spent by purchasing new home goods if and when you decide to stop RVing.

It can take months to downsize to your satisfaction, so plan for it. The topic of eliminating possessions has filled entire books, so instead of reinventing the wheel, we’ll just point you to a couple great resources:

- Rightsizing Your Life: Simplifying Your Surroundings While Keeping What Matters Most
- The Joy of Less, A Minimalist Living Guide: How to Declutter, Organize, and Simplify Your Life
- Six Months Off

When we first considered selling our business and started thinking about selling some of our stuff, we were just planning on taking a sabbatical and started by reading the book Six Months Off. That turned into our dream of a year on the road, which evolved into our plan to become permanent location independent entrepreneurs.

Not sure where to begin getting rid of your stuff?

Man vs. Debt offers a handy What to Sell Where Flowchart for help understanding how to lighten your load before you hit the road.

Getting Technical

What Kind of RV Do I Want?

If you ask fifty RVers to choose the best rig for full-timing, you’ll get fifty different answers. The fact is, the best rig for full-timing is the one that works best for you. We’ve met full-timers who travel in everything from a 12
foot truck camper to a **double decker rock star bus**. Some of our friends have switched rigs two or three times in just a few years, while other like us were lucky enough to find a full-timing RV rig that we liked, and haven’t switched yet.

Thankfully, there are dozens of **RV types** available to suit every lifestyle and budget. The best way to experience them all is to visit as many RV shows as possible, most of which are held in fall and early spring. You’ll find a better selection at RV shows than you will by visiting a dealer who only sells certain brands.

Take along a dozen copies of check-lists that can help you document your thoughts about favorite rigs and floor plans so that later you can shorten your shopping time.

You may want to consider renting a RV to get a feel for the model you think you’re interested in. Craig’s List is a great place to find private party RV rentals that cost significantly less than those acquired through rental agencies like [Cruise America](https://www.cruiseamerica.com).

**Live Large or Live Simply?**

While we realize everyone has different housing needs, there are a few factors we believe are vital for comfortable RV living...

**Get a Four Season RV**

Aspiring full-timers should only consider rigs that are built as “four season” units, meaning they can withstand cold winter temperatures better than others. You’ll pay extra for a four-season RV but ultimately be glad you did when you’re stuck in bad weather. We know too many people who bought lightweight rigs and suffered hellish nights through unexpected blizzards.

**Know Your Comfort Level**

The size of your rig will determine where you can go. Many older campgrounds, especially public ones, cannot accommodate rigs over 30′ long. When you look at rigs, ask yourself:

- Is there comfortable living space and enough work space to accommodate your **income-generating methods**?
- Do you love going off-the-beaten path to escape civilization for long periods of time, or do you enjoy five-star accommodations with a newspaper delivered to your doorstep?
• Are you a large person who is only comfortable on a king bed? Or do you care if you can’t stand up in the bedroom?
• Do you have kids and pets who require extra space? Where will they sleep?
• Are you OK living with basic accommodations or will you be unhappy if your bread machine can’t come along?
• Will the RV have enough room for extra possessions you can’t live without, like sports gear, tools and craft supplies?

Ensure Adequate Roof Space

Should you decide to add solar panels or a satellite internet system as we did, you’ll want enough vacant space up top to do so. While it’s hard to gauge exactly how much room you’ll need, consider that just one solar panel can measure 3 x 5. Our satellite dish alone takes up another 15± square feet – be sure to factor in an unobstructed swing of the LNB arm!

After we purchased our rig and went to have our dish installed, we began panicking when it appeared that the dish wouldn’t fit. It did, but it was close.

Can I Turn a Wrench?

The more options and mechanical systems a RV has and the older it is, the more things that can potentially go wrong with it. If you lack mechanical aptitude, you’ll want to pay careful attention to the amount of things that can go wrong with your dream rig.

Since even the most expensive buses will have components that break, consider how you will deal with the price of repairs. Those of us with mechanical capabilities are well-equipped to handle these challenges, while the rest of us must pay for help getting through such unexpected events. This RV.net article is one of the best we’ve found when it comes to analyzing RV ownership facts and figures over a year.

If you purchase a motor home and toad (towed car), you’ll be dealing with two engines as well as house systems (plumbing, electrical, etc.) that may be more complicated than those found in towables. With a travel trailer or fifth wheel, like we have, you have only one engine to maintain.

Learn How to Earn an Income Anywhere!
Money Matters

What Rig Can I Afford?

Financial guru Dave Ramsey says it’s best to purchase depreciating assets with cold, hard cash. He does not recommend getting a mortgage on an RV. We agree, so our recommendation is when it comes to big ticket items like RVs and boats, if you can’t pay cash then stick to units you know you can buy without credit, or at least that you can pay off within 12 to 18 months.

Consider finding a good used RV. Once you narrow down your choices, start talking to others who own those models to see what their average cost of ownership has been through the years.

When we considered buying our fifth wheel, we found other Arctic Fox owners, and learned that all of them were extremely happy with the durability and reliability of the manufacturer.

Buying a new rig will not guarantee that things won’t go wrong, but it sure decreases your odds. And while Dave would disapprove and some people will tell you that only suckers buy an extended warranty to go along with their RV, the $1700 warranty we bought has paid for itself about threefold since we bought our rig, on a handful of very expensive repairs that would have hurt our finances otherwise.

Are You Financially Ready?

We are not retired, nor are we rich wealthy. We just decided to plan accordingly – and take a leap of faith – to support this lifestyle. So far, so good!

For anyone who’s thinking about hitting the road, getting your financial house in order isn’t the most fun thing to dream about, but it’s vital to keep your dream alive.

If you’re not already diligent about budgeting and planning for an ordinary lifestyle, you need to get started. Road tripping will simplify your life but it won’t get rid of financial commitments that need to be managed wherever you live.

Download our free fulltime RVing budget spreadsheet to start planning your own road trip adventure!

With our next post in this series we’ll dive into budgeting for the full-timing experience in much more detail, but for now here are some general areas of consideration:

• Do you know how you will pay for your road trip lifestyle?

Answer this question by thinking about the ways you might support your lifestyle…

Find the best workamping jobs in Workamper News!
Career Considerations

- Can you earn income anywhere with your current career?
- What types of work are you willing to do while on the road?
- Would you consider workamping to save on rent or supplement your income?
- Are you willing to take a pay cut in order to live this lifestyle?
- Do you need to start a new career to become more mobile?
- What about starting a small business?
- If you can see yourself as an entrepreneur, what type of work would make you happiest?

We could publish an entire book about how to pay for a road tripping lifestyle. But for now, we share the various proven income methods that work for us in our remote home based business e-book, Income Anywhere!

Stay tuned for the rest of this series here sharing more details about budgeting and how to support yourself so you can love life on the road.

How to Pay for the Full-Time RVing Lifestyle, Part II

This is part two of our three-part series about how to plan and pay for a life of full-time RVing. Part I | Part III

One of the most popular questions full-time RVing dreamers ask is:

How much does it cost to live on the road full-time?

Unfortunately there isn’t one perfect answer. Costs for full-time RVing fluctuate wildly depending on a RVer’s personal spending habits — from eating and partying, to the type of rig, to where someone prefers to call home. While many full-time RVers cook at home every night, others prefer to eat out more often. Some enjoy exploring free roadside attractions, while others enjoy more lavish entertainment.

When considering how much it costs to live in your RV, remember; what may seem like a life of excess to one person can be a Spartan existence to another.

About the only thing that we can say for sure is that, in general, it costs us less to live in an RV than a stick house. For example, even with all of our traveling, our fuel costs are similar to those who make a long commute to the office every day. That’s because we generally don’t do a lot of driving once we settle down into an area for a few weeks, or an entire season. While on some days you’ll find us covering a few hundred miles, sometimes we won’t drive anywhere for weeks at a time.

This lifestyle also costs us less because we don’t spend money on things like gardening projects, home improvements, decorative bric-a-brac or extra sets of guest linens. In our previous life, we would make impulsive...
trips to Costco nearly every weekend! Our pocketbook — and our waistlines — reflected our suburban shopping habits. Today, we don’t have an outdoor freezer to stock and it’s hard to buy in bulk when you have a small RV fridge and limited storage space.

While there is an emotional price tag to full-time RVing, if you want to know what this lifestyle will cost you, here are our best tips to help you get on the road, worry-free.

Get Your Financial House in Order

Do you know what your average household expenses are for food, shelter, fuel and utilities? Can you track your spending habits to the penny? If so, congratulations: you’re almost ready to hit the road! If not, rest assured you aren’t alone, most people have no idea what they actually spend each month.

If your financial picture is hazy, DO NOT turn the key just yet! Doing so will only lead to disaster and disappointment. Instead, take road trip baby steps by setting up a household budget and putting your financial house in order.

Start tracking your living expenses before you drive your first mile, or you could be in for some expensive surprises that quickly put an end to your road trip dream.

If you are a couple, work together! This is a two-person endeavor, there’s no way around it. You cannot hit the road unless each of you knows the precise state of your financial condition.

Step 1: Track Your Expenses

To create a full-time RVer budget, first you need to know how much money you make and where it all goes. The only real way to do this is to save your receipts and start entering your expenditures each month into software like Quickbooks or Quicken, or Sage. The more time you have to do this before you hit the road, the better.

If you’re intimidated by using accounting software, don’t be! Rene couldn’t even balance a checkbook before we started using Quickbooks! Low cost and free classes are offered for beginners everywhere — from the local community college, to the library, you just need to start looking around for one. A good Dummies book can also take the fear out of learning.

Should you decide not to learn an accounting program, you can also achieve similar results with a basic spreadsheet application, but you won’t have as many options for incorporating your figures into a clear picture of your financial health.

Once you do begin tracking your monthly expenses, it will be easier to translate those numbers to a budget for living on the road. Your rent or mortgage and home maintenance costs will convert to RV Park fees and fuel while other expenses should remain relatively the same.
Do your Homework to Avoid Surprises

Discuss typical costs of traveling in different types of rigs with like-minded RVers or other full-timing families, if applicable, for a better understanding of what to expect. Search online and you will find many RVers blogging about the cost of living on the road. Find those with a lifestyle similar to yours to help estimate your own expenses. Here a few posts from fellow RV bloggers discussing average full-time RVing expenses to help you get started:

- The Costs of Full-time RVing
- Full-time RVing Travel Expenses
- Cost of Living full time on the Road in an RV
- It’s cheaper to live on the road in an RV
- RVing Lifestyle Tips, Costs and Expenses
- How much does it cost to full-time RV?

Step 2: Act Your Wage!

After you have tracked a few months of expenses, average them out on a month-by-month basis like we did on this RV travel budget spreadsheet. Next, subtract your average expenses from your income. This figure is your bottom line.

10 Steps to Making a Financial Budget

Learn how to budget by following these 10 steps on how to bring your spending under control.

If your expenses are greater than your current income, analyze your spending habits to see which categories can be scaled back, if not eliminated altogether, like restaurant trips, cable/satellite TV, expensive cell phone plans, magazine subscriptions and gym memberships.

These reductions are painful but in the long run you’ll get on the road faster if reduce your expenses. As you do so, start following Dave Ramsey’s Debt Snowball advice so that you can hit the road without the worry of debt.

If you’re spending more than you earn, your expenses may not be the problem. A lack of income may be the real culprit.

Need to boost your income? See how we do it by downloading our Income Anywhere! e-book! The book is filled tons of ideas to help you make more money and start full-time RVing faster.

Learn How to Earn an Income Anywhere!
Get Out Of Debt

Road tripping with debt didn’t seem like a problem to us when we embarked on our sabbatical in 2007. We owed nearly $60,000 on a brand new rig and truck that we considered our “reward” for working so hard for the past decade. At that time, we didn’t realize . . .

Debt is NOT a Reward, it’s a Trap!

We were clueless until a debt-free family introduced us to the Dave Ramsey debt-free way of life in 2008. They handed us a copy of Dave’s Total Money Makeover, and that’s when we realized what a bad idea it is to travel with the worry of debt.

Dave taught us that owning money to someone else, whether it’s a family member or an international corporation, limits your options in life. It sets your dreams back for years, since you can’t make any major life changes when you owe money because you’re forced to work in order to pay down that debt. Working to pay off debt also robs you of any free time you need to pursue risk-taking activities that can help you fulfill your dreams.

Once we realized how enslaved we were to our RV and truck loan companies, we cracked open our nest egg, paid off the rig and felt a true sense of financial freedom for the first time in our relationship.

Take Baby Steps to Freedom

Dave Ramsey teaches seven baby steps to financial freedom. We’ll paraphrase the first three below. Start with these before you hit the road, then stay on track with the other four after your new lifestyle is well established.

Baby Step 1: Save $1,000

This is when your new budget will come into play. With the extra money you save by cutting back expenses, you can begin creating an emergency fund, which Dave recommends to be $1,000. Doing so not only gets you into savings mode, but it brings peace of mind to know that money’s there when (not if) an emergency strikes.

Baby Step 2: Start Your Debt Snowball

Hold garage sales and sell as much as possible. You’ll feel optimistic as you bring in money and downsize in preparation for your full-time journey. Put together a list of all your bills. Take care of necessities first—food, shelter, utilities, etc. Then get to work paying off your smallest debts first, one by one, while making minimum payments on larger balances. Forget about which one has the higher interest rate. You’ll feel a far greater sense of satisfaction as you modify your spending behavior by creating momentum and seeing how easy it is to quickly eliminate debt.
Baby Step 3: Save 3 to 6 Months Expenses

Dave says “save 3 to 6 months of living expenses” but we advise saving more if you plan to live a vagabondish lifestyle, which can have its own unique set of financial challenges depending on the type of RV you have. Put your savings in a money market fund.

**Considering an RV mortgage? Think twice!**

*Hear what Dave Ramsey had to say on the subject when we called him to ask.*

To learn more about how to achieve and enjoy the debt-free lifestyle, pick up a copy of Dave Ramsey’s Total Money Makeover. Live his advice and you can’t go wrong.

“The difference between a dream and a goal is a plan.”  — Dave Ramsey

Stop dreaming and start making plans to reach your goal today!

In our next and final blog post in this series we’ll share how to set up a budget and where you can save money so you too can live your road trip dream.

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How To Prepare for Full-Time RVing Lifestyle, Part III

This is part two of our three-part series about how to plan and pay for a life of full-time RVing. [Part I] | [Part II]

Design Your Full-Time RVing Lifestyle Budget

During our first year on the road we regularly published our road tripping expenses to show people what the full-time RVing lifestyle cost.

In the name of helping others live their full-time RVing dream, we had no problem revealing our lifestyle expenses like this. We did, however, receive criticism from some people who thought our spending was excessive, with comments on posts like these:

- [Our First RV Travel Budget Results, August 2007](#)
- [RV Road Trip Expense Report: December 2008](#)
- [RV Road Trip Expenses: April and May 2009](#)
Most of the negative comments came from readers who didn’t realize that our expense report includes the costs of maintaining our various online endeavors. Not every RVer has web hosting and Internet connectivity as a major portion of their budget, but we do. As location independent entrepreneurs, however, we include these business expenses in our monthly report because we work from home—wherever we decide to park it. We’ll admit . . sometimes our spending was a bit excessive, especially during our earliest days on the road.

For example, during our first year on the road in 2007 when we thought this lifestyle was temporary, we spent $4,641 on campground fees! By 2009, that figure was just $3,075 and by 2011, it fell to $922! We cut back on camping costs because the longer we stayed on the road, the more we learned how to save on RV park and camping fees. Our full-time RVing Expense Spreadsheet shows the most common expenses we have encountered on the road. Yours may be different, especially if you have kids (we don’t). In general, however, you’ll see that the expenses that full-time RVers like us have aren’t that much different than stick house dwellers.

These expenses are:

- Fuel
- Rent
- Food

Estimate, Budget, Go!

To create your own full-time RVing budget, you’ll need to examine your existing lifestyle expenses (see Part 1 in this series). Don’t let “the B-word” scare you; check out Dave Ramsey’s website for quick and easy tips on how to set up a household budget.

In short, his advice is to simply name every dollar you earn at the beginning of the month. Every dollar you bring in must go into a category, whether it’s the gas bill or your savings account. By assigning a place for every dollar and not going outside your budget, you’ll be on the road to freedom in no time!

Dave says:

“Unfortunately, the word budget has gotten a bum rap — it is basically just a PLAN. When you budget, you’re spending on paper, on purpose, before the month begins. But many people view a budget as a straight jacket that keeps them constrained. Freedom and budget just don’t seem to go together.

However, when you see that a budget is just spending your money with intention, you’ll actually experience more freedom than before. Many people say they’ve found even more money when they created a realistic budget and stuck with it.”

— Dave Ramsey

Yes, you can work from home!
Because every month is different, you’ll need to create a new budget at the beginning of each month. We find that our budget works best if we high and allow lots of wiggle room for expenses, especially while on the road. You may want to add 15-20 percent to your figures just to see what a worst-case scenario looks like (for example, see how much we over-spent on fuel!).

The most important part of your budget, is do it every month and **stick to it**!

To sum up how we pay for our road tripping lifestyle, we:

- Give every dollar a name at the beginning of the month
- Spend within our means
- Save and plan for major expected expenses
- Build an emergency fund for unexpected expenses
- Live debt-free

We guarantee, if you follow these steps you’ll be able to hit the road without worry and sleep well at night.

**How to Live Frugal on the Road**

Once you’re on the road, there’s lots you can do to save money and live within your means. Here are our biggest money saving tips for frugal and affordable full-time RVing.

**Tip #1: Sign up for Passport America.**

Camping fees are one of the biggest expenses you’ll encounter, and lots of newbies spend way too much on campground fees when they first get on the road. I know we did: our first year out we definitely didn’t know the cheapest ways to pay for full hookups. It took us nearly two years to discover [Passport America](#).
We always prefer dry camping over staying in parks, but our Passport membership has saved our necks and our wallets several times when we really needed the convenience of full hookups.

In our opinion, nearly all camping membership clubs are as stupid as a condominium timeshare, but not Passport! This club has loads of participating RV parks (most without tight restrictions) and you’ll pay half of their going rate by being a member. Some campgrounds cost as little as $10 a night for full hookups!

**Tip #2: Join Escapees, become Texans and use their mail forwarding service.**

It took us two years before we realized that the services from the Escapees RV Club are the best resources for full-time RVers like us.

During our first year on the road, we were still Californicators and a family member was forwarding our mail (they volunteered). But after a year, we knew it was a hassle for them. Once we realized that our sabbatical was becoming a way of life, we knew we were pushing the limits of their generosity so we started looking into establishing a new domicile. Had we researched full-time RVers domicile tips sooner and became “SKPs,” we would have saved a ton of money on bureaucratic fees like car registration and taxes.

One of the reasons we urge every full-timer to become an Escapee is because as the world’s largest RV support network, Escapees can give you far better help in tricky situations, like a jury duty summons, than some mail forwarding service that doesn’t know a thing about the full-timing lifestyle.

Sure, it might be cheaper to domicile in other states like South Dakota, but you won’t have a huge organization looking out for your best interests as a full-timer. Escapees not only helps you know the ins-and-outs of choosing a domicile, but they advocate on the behalf of RVers in state and federal government policy-making decisions. They also operate and provide discounts to fantastic RV parks across the country, and members have a real sense of camaraderie. We can’t recommend them highly enough.

**Tip #3: Burn Fuel Use Wisely**

Look online and you’ll find various online tools to estimate RV fuel expenses. We prefer to use GasBuddy to find the lowest fuel prices nearby, wherever we are.

For estimating travel expenses, we use the KOA Fuel Cost Estimator to gauge how much money we need per year, as the price of fuel creeps up.

When using the fuel calculator, we aim high, since fuel costs fluctuate depending on the season. One thing we like about the KOA fuel cost calculator is that it keeps us from freaking out whenever fuel prices jump. By punching in our numbers, we can see that even when fuel prices rise, at worst we might only need
to sacrifice one restaurant meal each month to stay within our travel budget. Remember that one of the biggest factors affecting your fuel costs is your **Gross Vehicle Weight Rating** and your average driving speed.

> When your rig is overweight and you’ve got the pedal to the metal, you will burn more fuel.

Be sure to **weigh your rig** and know **how to tell if your RV is too heavy**. Also remember that each mile you drive over 55 mph results in an additional cost of .25 cents per gallon!

**One last word about fuel:** If you’re still deciding on a rig, remember that while diesel may not always be the cheapest fuel, the mileage you get out of a tank of diesel will in most cases be better than with a gas engine, and save you money in the long run.

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**Tip #4: Invest in a Good Solar Setup**

We love **boondocking**. It gets us closer to nature by allowing us to get as far away from civilization as possible, without hauling our stuff on our backs or having to dig a crap hole. The reason we can live in and run our business from the **most remote parts of North America** is we have a decent solar system.

Going solar has saved us thousands of dollars each year by allowing us to boondock on free or low-cost public lands. We started out knowing we would boondock, but we didn’t realize the extent of it, nor how much money doing so could save us.

Don’t make the RV solar system mistake we did: we didn’t spend as much money as we could have on our original solar setup. We installed a bare-bones system, which was fine for a long-term vacation but not for running a business full-time from the road.
Over the years we’ve slowly upgraded our RV solar power, but we really wished that we would have invested in a more powerful system from the get-go, especially when we had a fatter bank account from the sale of our first business. If you have the money saved up, don’t cheap out. Get a good system, it will pay for itself in a couple of years at most.

**Tip #5: Never Pay Full Price for a Campground**

Passport America and Escapees are the only two discount camping clubs we find worth the cost. Passport’s 50 percent discount will pay for itself the first time you use it and Escapees 10 percent savings will pay for itself after a few nights. If you join Escapees, you can buy the $10 Escapees Day’s End Directory, which lists free and cheap boondocking spots all over the country. We save hundreds of dollars each year with this resource.

Web resources like FreeCampgrounds.com, RVParking.com and FreeCampsites.net are good sites to search. And the Shunpiker’s Guides to Frugal RVing are excellent regional resources for finding free and cheap boondocking sites around the country.

**Tip #6: Travel on the Outskirts**

Camping within a few minutes of the country’s most popular tourist destinations will force you to pay three times what you would normally pay for a comparable campground just outside the entertainment zone. There’s so much more to see and enjoy outside of popular tourist-trap areas. If you must camp near the major attractions, visit during the off season.

**Tip #7: Learn to Cook**

One of the hardest parts of being on the road is passing by so many great restaurants. Like us, you’ll probably find it tempting to try restaurant after restaurant when you first hit the road, but do your budget a favor and save eating out at restaurants for special occasions or after really long days on the road.

Cooking in a small kitchen can sometimes be challenging, but we’ve mastered it by focusing on meals that require one pot to prepare and utilizing our barbecue grill as often as possible. Check out the RV Cooking Show for more helpful tips. You’ll also find plenty of RVing cookbooks on Amazon.
More Tips for Living on the Road

Join Workamper News

Workamping usually involves working a designated amount of hours in exchange for free RV parking with hookups, and oftentimes bonus perks like free laundry. Some jobs require more commitment and effort than others, some pay a small wage and some do not, but each opportunity presents a chance to get to know an area in-depth and save a significant amount of money.

When I first ran some numbers to see what Workamping would save us during our first year on the road, I found is that for every four months of Workamping, we could add almost six more months of road tripping to our original budget. The organization Workamper, Inc. is the largest group dedicated to matching workampers with employers, but others like Workers on Wheels are also available to help you find that perfect opportunity.

See all our blog posts tagged workamping to learn about our experiences at various different jobs over the years, and join the Workampers Facebook Group to connect with others loving the lifestyle!

Work from Home

After working as location-independent entrepreneurs for more than five years, we published an e-book explaining how we do it. The most important bit of advice we have for anyone planning to work from the road is to develop multiple revenue streams.

Income Anywhere! describes in detail the various proven methods we have discovered to support our dream lifestyle. In addition to workamping we discuss blogging, selling online, crafting, writing, design, remote employment, product marketing and much more.

Another important tip is to work smarter, not harder! There are more than 500 established “home based businesses” in the U.S. that you can represent from home. Many are MLM based, others are downright scams, while some offer legitimate revenue sharing with a proven business model. Learn the warning signs of MLM scams and online schemes and discover how to identify scams with our free sample e-book chapter which describes what to look for when considering a revenue sharing opportunity.
Network with Others

Join these great social networking groups to connect with other RVers who are making a living on the road:

- Facebook Workampers Group
- LinkedIn Workampers Group
- NüRVers Facebook Group
- Nomadic Gigs Facebook Group

Investigate Employment Opportunities for RVers

Workamper News is the best resource for learning about the workamping lifestyle and finding jobs, but there are various other resources for learning how to make a living on the road. Below are a just few. Download Income Anywhere! or review the Workampers Group Resources Doc for many more. Always thoroughly investigate any opportunities you read about online before getting involved!

- Workers On Wheels
- Ad Hoc Group ~ RVers & Freelancers
- Working Couples
- RV Job Line
- Work for Skilled Trade Workers
- World Wide Opportunities on Organic Farms

The Conclusion: Plan, Budget, Chart Your Course

Living the nomadic lifestyle can be cheaper than a traditional existence, there’s no doubt about it. How much cheaper is up to you and your family members. Remember, you need everyone on board with managing household expenses in order to have a successful journey, wherever you choose to go or however you want to live.

Do you want to just keep dreaming, or are you ready to live the life you dream about?

Read all three posts in this series about how to prepare and pay for full-time RVing, and check out the articles below for more help in planning.

Remember…

“The difference between a dream and a goal is a plan.”

—Dave Ramsey, The Total Money Makeover

WANTED: Remote Marketing Executives for Leading Ecommerce Site
More Resources to Plan and Pay For for Full-time RVing:

- Cutting the Costs of Full-Timing
- Champagne Tastes on a Beer Budget
- What's Cheaper, Living in a House or on the Road?
- Things We Do Differently When Learning to Full Time
- RV Life: This Is How We Do It
- Read all three articles in this full-time RVing lifestyle series.
- Free Workamper News issue to New Subscribers
- So, You Want To Be A Workamper?

Thank you!

We hope you've enjoyed this three part blog series we wrote especially for future full-time RVers who are still in the planning phase.

Download our e-book Income Anywhere! for complete details about how we support our nomadic lifestyle—from workamping, crafting, and blogging, to product marketing, and much more!

Or, contact us for information about how you can work from home—wherever you park it.

Happy travels!

-Jim & Rene

PS: Learn from our adventures at LiveWorkDream.com!

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