



## Budgeting Resources & Links

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If you'd like to access this resource list online with live links, go to:  
[www.meetplango.com/Resources/Budgeting](http://www.meetplango.com/Resources/Budgeting)

### Articles

**How to Start Saving:** <http://b2b.meetplango.com/2012/02/financial-concerns-start-saving/>

**How to Plan Your Travel Budget:**

<http://b2b.meetplango.com/2012/03/financial-concerns-planning-your-budget/>

**How much does it cost? Collection of various career breaker budgets from solo to couples to families**

<http://www.rtwexpenses.com/how-much-does-it-cost-to-travel-around-the-world-year-1-summary/>

**How to Estimate a Travel Budget:**

<http://takeyourbigtrip.com/2010/03/how-to-estimate-a-big-trip-budget-an-introduction/>

**Average spending by country from one career breaker's journey:**

<http://ishouldlogoff.com/tips-links-2/spending/>

**A solo female's around the world travel budget:**

<http://alittleadrift.com/2009/10/rtw-budget-travel-around-the-world/>

**A couple's European travel budget:** [http://www.theroadforks.com/offtheroad/how\\_we\\_budget\\_for\\_rtw](http://www.theroadforks.com/offtheroad/how_we_budget_for_rtw)

### Resources

**Basic Training:** <http://meetplango.com/basic-training/>

Get more indepth information and exercises on how to save for your trip and during your travels. Plus get to interact with others who are planning or have taken their trip already!

**RTWExpenses.com:** <http://www.rtwexpenses.com/>

This site provides you with all the expense details of an around the world adventure to help you in your planning process.

**Dream Save Do Ebook:** <http://www.marriedwithluggage.com/dream-save-do/>

The simplest, most effective way to amass cash to live your dream. Ebook by former Seattle Meet, Plan, Go! hosts Warren and Betsy Talbot.

**How to Travel For Free:** <http://travelforfreebook.wordpress.com/>

An unconventional guide to traveling the world on little or no money. Ebook by Austin Meet, Plan, Go! hosts Shelley Seale and Keith Hajovsky.

## More Resources

**Man Vs. Debt:** <http://manvsdebt.com/>

Sell your crap, pay off your debt, do what you love. Website that is very useful for learning how to save including courses and training.

**RTWBudget.com:** <http://www.rtwbudget.com/>

Website run by South Florida Meet, Plan, Go! hosts Danny and Jillian Tobias. They offer tips and advice on how to save, plan, and travel based on their own career break experiences.

**Mint.com:** <https://www.mint.com/>

Website that brings all your financial accounts together online or on your mobile device, automatically categorizes your transactions, lets you set budgets and helps you achieve your savings goals.

**Budget Your Trip:** <http://www.budgetyourtrip.com/>

Tool to help you estimate your travel costs by country

**Femme Finance:** The power of women and money from Financial Planner Deb Whitlock.

We feature Deb in our Basic Training course as she regularly provides advice one-on-one to people who are trying to save for their career break travels.

More information on her Facebook page <http://www.facebook.com/FemmeFinance> or listen to her Radio Program and live stream at [www.imthankful.com/radio](http://www.imthankful.com/radio)

## Exercise

### Track Your Expenses & Spending Habits

Tracking your expenses and spending habits can seem daunting, but it is the best way to start saving & budgeting for your career break. This is an easy exercise created by Man vs. Debt so you can see where your money is going.

Draft a quick easy budget and start recording your expenses. The toughest thing about the budgeting process is just getting started. People try to spend hours creating their first budget – perfecting every single category or angle. This is a formula for failure. Take 25 minutes and complete as much as you can. Next week, revisit it for another 25 minutes.

**1. Estimate your income** – Round down whenever possible to convenient numbers. If on an extremely inconsistent income, start by budgeting based on last month's income.

**2. Brainstorm fixed expenses** – Brainstorm your fixed, regular expenses. Those bills you pay every month. Round these up to convenient numbers. Don't worry about being perfect – get as many as you can.

**3. Brainstorm irregular expenses** – This is the hardest part for most people – and where most budgets fail. Think ahead to any non-regular expenses or bills that are coming up in the next 30 days. Gifts, repairs, holidays, supplies, taxes, etc...

**4. Accept that you are going to fail miserably** – Do not try to be perfect. Round income down and expenses up. Give yourself fluff room. Next time, at least you'll have a base with which to start and adapt. Simplify when possible. Take notes when things come that were unplanned.