

MOVING TO EL SALVADOR · FREE RESOURCE

Monthly Budget Worksheet

From Annia M. Flores, author of *Moving to El Salvador: The Complete Guide for Families, Retirees & Repatriados*

Fill in the first column with what you pay now, and the second with your estimate for El Salvador. Leave blank anything that doesn't apply. Chapter 3 of the book walks through each line, with one family's real numbers and a sample budget for a retired couple.

Prefer a spreadsheet that does the math for you? Get the free Google Sheets version at florespublishing.org/moving-to-el-salvador/budget-worksheets.

1. Money coming in each month

	Now (US)	In El Salvador
Pay, pensions, Social Security, other benefits		
Other income		
Total coming in		

2. Money going out each month

	Now (US)	In El Salvador
Rent or mortgage		
Electricity		
Water, cooking gas, trash		
Phones and internet		
Groceries and household goods		
Eating out and delivery		
Car: payment, insurance, fuel (or rides and buses)		

Health: insurance, doctors, medicines
Household help and yard care
School, activities, and pets
US costs that keep going (US phone line, subscriptions, insurance)
Debt payments and credit cards
Other
Total going out

3. What's left

	Now (US)	In El Salvador
Total coming in, minus total going out		
Savings each month		

4. One-time costs of the move

	Estimate	Actual
Paperwork: apostilles, background checks, residency		
Shipping and storage		
Flights, bags, and pets		
First weeks of housing, deposit, and first month's rent		
Rental car until your own arrives		
Appliances, air conditioning, and furniture		
Cash cushion for surprises (we'd say a few thousand dollars)		
Total		

This worksheet comes from the book *Moving to El Salvador*. Chapter 3 shows real numbers for every line. Get the book, plus current prices and rates, at florespublishing.org/moving-to-el-salvador, or scan the code.

