Ownership Budget Planner

Separate one-time startup costs from recurring travel expenses. Use quotes and a consistent planning period; keep the repair reserve available.

Planning period and expected travel miles or nights

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Startup category	Estimate	Quote or source
RV price, taxes, title, and fees		
Tow vehicle or towing equipment, if needed		
Inspection and purchase travel		
Known repairs and immediate service		
Essential equipment and instruction		
Total startup cost		

Recurring category for the period above	Estimate	Quote or source
Loan payment, if financed		
Insurance, registration, and storage		
Campsites and travel fuel		
Food, activities, communications, and other costs		
Routine maintenance provision		
Home expenses that continue		
Total recurring cost		

Repair and emergency reserve kept separate from the spending totals

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What changes if a repair occurs or we travel more than planned?

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If financing, separate the cash needed at purchase from the financed amount. Avoid counting the same purchase payment twice in your cash plan. This worksheet does not calculate totals automatically.