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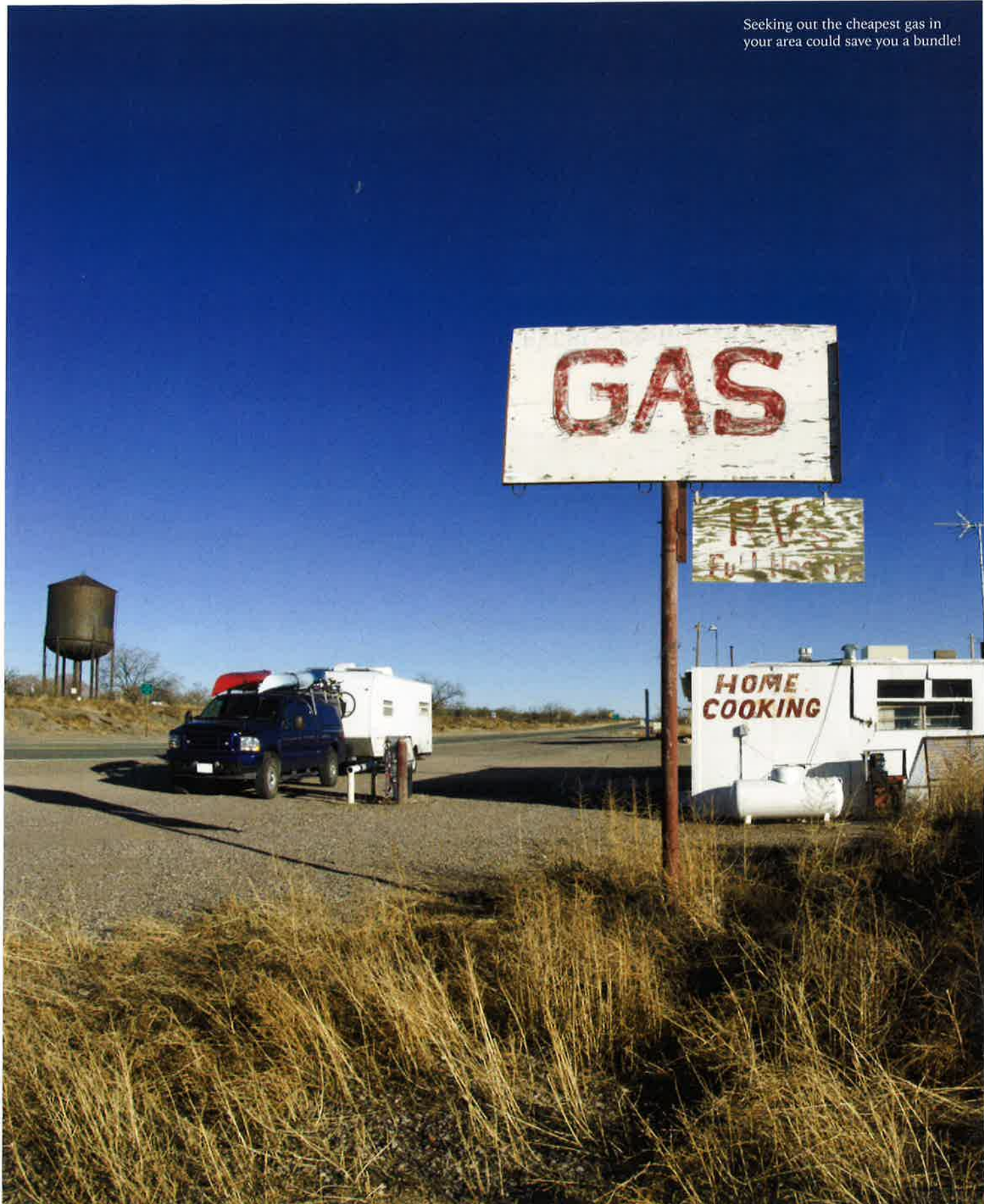
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ADVENTURE EIGHT | AUGUST/SEPTEMBER 2018

Seeking out the cheapest gas in your area could save you a bundle!



PENNY-PINCHING ON THE ROAD

By Michael Morgan

What you need to know about restricting your budget to extend your freedom.

Living out on the road is a lot like normal life—except much, much cooler. Despite your newfound surplus of cool, some old, familiar problems will inevitably stalk your life on four wheels. Household economics is one of them. The difference between having the glorious adventure of your dreams and living the rest of your life in a sad, three-wheeled van often depends on keeping your finances strictly in order.

The economics of long-term travel really aren't so different from any other household balance book. The single best piece of advice is to know your enemy. If you can identify what your recurring expenses are going to be, a plan can be made to stretch each dollar as far as possible.

The average person typically spends between 30 and 35 percent of their monthly income on rent. Now, if you own your RV outright, that expense is eliminated, right? Not necessarily.

If you plan on staying in RV parks or campsites, you'll be required to pay a nightly rental fee (usually somewhere between \$20 and \$40), and when you multiply those fees by 30 nights, you've got quite a bill.

The savvy camper knows how to avoid these charges by "boondocking"—camping for free on public or private land. By eschewing the government-managed campsites found in national forests (which typically offer little more than a firepit and communal toilet) and finding a less-regulated spot only a few miles up the road, you can save yourself a tidy sum.

It's quite the same in most American cities. So long as your vehicle has standard (as opposed to commercial) license plates, it's typically 100 percent legal for you to park on the street. Generally, any information you need to know about vehicle size limitations or daily parking restrictions will be posted streetside, so, as long as you respect the rules, you can rest assured that the parking cop will have to satisfy himself destroying somebody else's day.

Avoiding unnecessary expenses is the name of the game. But for all the hidden camp fees and meter-maid penalties out there, the one danger to your bank balance that you really need to watch out for is yourself. That's why downloading an app like Spending Tracker is recommended. Most people could benefit from implementing this into their normal lives, but if you're out on the road for months at a time without any income, staying keenly aware of your daily finances is doubly important.

Spending Tracker, and other similar apps, makes it impossible to lose track of your finances, by requiring you to manually enter each expense individually. While this might seem like a chore at first, it's actually quite a useful feature. Sometimes, simply knowing that you'll have to manually catalog each purchase is enough to deter a bad financial decision. Do you really want to add that crappy T-shirt to your list of necessary expenses? Didn't think so.

In a similar vein, how many times have you looked at your credit card



Cooking your own meals on the road can save you a lot of cash.

statement and muttered, “Man, I need to eat out less”? While spending a ton of money is common on typical vacations, most RVs, and many vans come equipped with full kitchens. By keeping your refrigerator stocked and using that fiery box (it’s called an oven, by the way), you can decimate your food bill. Rice and beans might sound like second-rate cuisine, but they’re a cheap, delicious and balanced alternative to eating out every meal.


Some expenses are inevitable, and fuel is one of them. If your rig gets a paltry 12 miles per gallon, consider

yourself lucky. Most RVs get far less than that, and some gas tanks can chug 150 gallons at the pump in one sitting. But by equipping yourself with an app that monitors real-time gas prices at stations all around the country, like Gas Buddy, you’ll be doing yourself a favor. It’s not uncommon to see differences of as much as 40 cents per gallon within a mile of each other, and that kind of math adds up, especially over a months-long trip.

Sadly, the potential for major unexpected expenses is huge in this kind of lifestyle. From longhorn

bulls that careen onto the road, to transmissions that spontaneously combust, there are endless ways in which your good times could come to a (literal) screeching halt. But in spite of the looming possibility of mechanical (and financial) disaster, there’s a way to hedge your bets. By investing in quality insurance (and understanding exactly what your policy covers), you can thread a silver lining into nearly any calamity. And between vehicle insurance and trip protection, there is virtually no limit to your options.

Since this “money-saving tip” actually requires you to shuck out a fair amount of coin up front, it’s an understandably tough pill to swallow. But in the event that misfortune strikes, your “trip interruption” clause might be the safety net that you need to get your finances back in order.

Let’s admit it: these types of conversations aren’t the sexiest. But the ultimate goal here is to be certain that when the time comes for you to drop cash on some serious fun, the funds will be available. By making a few simple changes, you can avoid the fiscal pitfalls that so many road-trippers fall victim to. It’s a narrow line that you have to walk, but part of the adventure is figuring out how long you can last and how far you can go. 

Michael has lived on three continents, speaks three languages, ate all the food, digested all the people. Find more of his writing at michaelharrymorgan.com.