

I'm saving a bundle living in my RV

by Jaimie Hall Bruzenak

If you are feeling frustrated because of the cost of living, because your outgo often exceeds your income or you'd like to start traveling but aren't sure you can afford it, read on. This article is for you.

Living the RV lifestyle is a less-expensive lifestyle than living in a sticks-and-bricks house. In the RV lifestyle, you have more control over the money you spend so it can control your budget more easily. Overall, you can live on less money if you choose. Here are some ways I have found that you can use to keep your expenses down in the RV lifestyle:

Housing: RVs, in general, cost less than houses. Plus you can find a wide range of types, quality and prices. Good used RVs cost much less than a new one; you can find some real bargains.

RV parks and camping: While the average price for a camping spot has gone up, you can lower your costs by joining a half-price club like Passport America, boondocking on public lands or overnight on Wal-Mart parking lots, or working where you also receive a free or low-cost RV site. Some RV clubs have members who offer a place to stay. When you visit friends and relatives, you might be able to park in their driveway too.

Fuel: Save money on fuel by traveling shorter distances and staying longer in one place. Take advantage of weekly and monthly rates and explore an area. You'll probably enjoy it more and spend less money.

Utilities: Normally utilities are included in your camping fees, though electricity is sometimes billed separately for long-term stays. Save money by following the good weather so you aren't in extremes of hot or cold. Spend some money to add solar panels and an inverter to your RV so you can boondock longer. Install a catalytic or ceramic heater, which is more efficient than your RV heater.

Food: Food is a controllable expense if you use your RV's stove and oven! Eat out less.

Entertainment: Park your RV where you like to play. If you enjoy the outdoors, camping in national parks or forests allows you to open your door and step out for hiking, photography and exploring. Work or volunteer in an area and you may get free admission to area attractions or invitations from locals.

Clothing: The RV lifestyle is casual so you won't need fancy clothes - well, maybe one outfit. Space is limited so quantity of clothing is limited. The budget-conscious RVer can pick up nice jeans, shorts and t-shirts at used clothing stores, saving even more.

Gifts and purchases: Space limitations will limit acquiring "stuff." There's no place to put it! RVers often limit gift giving or find inexpensive but unique items in their travels.

Staying in touch: You don't have to spend a lot of money. You won't need a house phone; a cell phone is basic. A prepaid cell allows you to budget your calls. You can often find a free Wi-Fi signal at an RV park, library or coffee shop. Grandkids love mail; postcards are an inexpensive and fun way to keep in touch with them. Or, purchase an inexpensive Web cam for

yourself and them and talk "in person."

Taxes: If you choose the full-time RV lifestyle, you can then choose your domicile or place you call home. Many RVers choose a no-state-income-tax state like Texas, South Dakota, Nevada, Wyoming, Alaska, Washington, or Florida. If you earn money in another state, you'll owe taxes, but if you live on social security or retirement income or income earned in one of those states, you won't pay state income tax on it.

Since you can adjust your spending in these categories as needed, it allows you to live on most any budget. If you overspend in one area, you can cut back for awhile in another. For example, if you have costly repairs, stay in one place for a while, reducing your fuel costs. You might also boondock on public lands for even a few days, greatly reducing or eliminating your camping costs while doing so. You could even add to your income by working at a short-term or temporary job.

Join me in the RV lifestyle! You too will find you can save a bundle living in your RV.

Jaimie Hall Bruzenak is an RV lifestyle expert. For more information about living the RV lifestyle see RVLifestyleExperts.com. ©2009. Reprinted with permission.