

52 Days To Your New Life Overseas

Sample Monthly Budgets For The World's Top Retirement Havens

Europe

Croatia

Budget for living in Istria

Rent	US\$1,000	
Gas	US\$30	
Electricity	US\$100	
Water	US\$20	
Landline telephone	US\$0	Included with cable TV
Internet	US\$0	Included with cable TV
Cable TV	US\$50	
Groceries	US\$600	
Entertainment	US\$350	
Total	US\$2,150	

France

Budget for living in the Carcassonne (Go [here](#) for currency conversion)

Rent	€400	Annual fee for both taxes
Gas	€15	Used for cooking
Electricity Water	€100	The heating is electric and no A/C is needed, paid in two, six-monthly installments
Telephone	€16	
Internet	€40	Per month with SFR (provides a bundle of services including long distance, local calls, Internet and cable)
Cable TV	€0	Included in telephone package
Groceries	€480	Based on a weekly shop at Carrefour and probably more than most would need to spend
Entertainment	€480	
Total	€1,051	

Budget for living in Languedoc

Rent	US\$900	
Groceries	US\$500	
Electricity	US\$100	
Water	US\$20	
Gas	US\$20	
Cable	US\$40	
Internet	US\$50	
Landline phone	US\$0	Included with internet
Entertainment	US\$400	
Total	US\$2,030	

Budget for living in Paris, Le Marais (Go [here](#) for currency conversion)

Rent	€1,675	
Gas (cooking only)	€50	Not all apartments require gas.
Electricity	€40	Gas price will be higher
Water	€0	Water is almost always included in the HOA fees
Telephone	€40	Cable, TV, internet/Wi-Fi are bundled together, add another €100 or so for 2 cell phones
Internet	€0	Included with telephone
Cable TV	€0	Included with telephone
Groceries	€580	Based on preparing meals at home except for eating out for 2 weekly lunches and 2 dinners
Entertainment	€475	This estimate is based on 2 weekly dinners (€200), 2 weekly lunches or brunches out (€100), subscription to a movie pass (€35), 2 museum entrance fees per month (€40), and theater tickets once a month (€100)
Total	€2,860	

Budget for living in Pau

Rent	US\$1,285	
Gas	US\$0	Included with electricity
Electricity	US\$200	
Water	US\$0	Included with electricity
Landline telephone	US\$0	
Internet	US\$0	Included with cable TV
Cable TV	US\$40	
Groceries	US\$270	
Entertainment	US\$135	
TOTAL	US\$1,930	

Ireland

Budget for living in the Barrow Region (Go [here](#) for currency conversion)

Rent	€700	
Gas	€70	Cooking/heating
Electricity	€70	
Water	€20	
Telephone	€45	
Internet	€0	Included with telephone
Cable TV	€25	
Groceries	€400	
Entertainment	€500	
Total	€1,830	

Budget for living in Coper Coast

Rent	US\$1000	
Gas	US\$30	
Electricity	US\$100	
Water	US\$20	
Telephone	US\$40	
Internet	US\$0	Included w/ internet
Cable TV	US\$43	
Groceries	US\$600	
Entertainment	US\$300	
Total	US\$2,133	

Budget for living in Tralee

Rent	US\$700	
Gas	US\$70	Used for heating
Electricity	US\$70	Average value assuming seasonal variations
Water	US\$0	Included in electricity
Telephone	US\$45	Most households opt for phone/Internet/TV bundle
Internet	US\$0	Included with telephone
Cable TV	US\$0	Included with telephone
Groceries	US\$400	
Entertainment	US\$350	Eating out once a week, occasional movies, bars, etc
Total	US\$1,635	

Italy

As everywhere, expenses depend on your lifestyle. Is your idea of dining out a village pizzeria with a wood-fired oven or a fancy fish restaurant in Pescara? Are you happy with local wine by the liter, or can't you imagine life without imported beer?

Budget for living in Abruzzo

Rent	US\$800	
Gas	US\$30	
Electricity	US\$120	
Water	US\$20	
Landline telephone	US\$20	
Internet	US\$35	
Cable TV	US\$40	
Groceries	US\$450	
Entertainment	US\$300	
Total	US\$1,815	

Portugal

Budget for living in Algarve

Rent	US\$615	
Gas	US\$15	
Electricity	US\$100	
Water	US\$35	
Landline telephone	US\$40	
Internet	US\$0	Included with cable TV
Cable TV	US\$95	
Groceries	US\$275	
Entertainment	US\$325	
Total	US\$1,500	

Spain

Budget for living in Barcelona

Rent	US\$1,085	
Gas	US\$0	Included with Electricity
Electricity	US\$190	
Water	US\$0	Included with Rent
Landline telephone	US\$0	Included with cable TV
Internet	US\$0	Included with cable TV
Cable TV	US\$55	
Groceries	US\$230	
Entertainment	US\$165	
Total	US\$1,725	

Turkey

Budget for living in Istanbul

Rent	US\$530	
Gas	US\$0	Included with electricity
Electricity	US\$105	
Water	US\$0	Included with electricity
Landline telephone	US\$20	
Internet	US\$30	
Cable TV	US\$5	
Groceries	US\$250	
Entertainment	US\$105	
Total	US\$1,045	

Latin America

Argentina

If you’re considering settling down in Buenos Aires, you’ll find that you can live in one of the best neighborhoods for as little US\$1,290 per month. But depending on whether you are renting or buying, you could also spend as much as nearly US\$4,000 per month without being overly extravagant.

Budget for living in Buenos Aires

Rent	US\$550	
Gas	US\$50	
Electricity	US\$30	
Water	US\$25	
Landline telephone	US\$20	
Internet	US\$15	
Cable TV	US\$20	
Groceries	US\$500	
Entertainment	US\$300	
Total	US\$1,510	

Budget for living in Mendoza

Rent	US\$550	
Groceries	US\$400	
Electricity	US\$65	
Water	US\$0	included w/ electric
Gas	US\$0	included w/ electric
Cable	US\$65	
Internet	US\$0	included w/ cable
Landline phone	US\$20	
Entertainment	US\$400	
Total	US\$1,500	

Belize

Belize is generally considered one of the best values in the Caribbean. That said, it can be considered expensive by Central American standards. As anywhere, the cost of living is highly dependent on your lifestyle. But the more time you spend here, the less expensive you'll find Belize life can be.

The key to maintaining a low cost of living is getting to know the local vendors, farmers, and suppliers. I have several Belizean friends with higher standards of living than many "First World" residents. They purchase locally grown Groceries, which are far superior to the more expensive processed Groceries imported from abroad. They enjoy more quality time with their family and friends because they can afford maids, cooks, and gardeners. They build their houses using readily available local materials and talent. If they need something that isn't on hand, they go to the Mennonites in Spanish Lookout, who can fabricate just about anything for far less the cost of importing it. In Cayo, for example, you can enjoy a very fulfilling life on a budget of US\$1,000 per month, if you buy locally and use the local resources.

Budget for living in Ambergris Caye

Rent	US\$1,000	
Gas	US\$0	Included with electricity
Electricity	US\$100	
Water	US\$20	
Landline telephone	US\$50	
Internet	US\$65	
Cable TV	US\$20	
Groceries	US\$400	
Entertainment	US\$400	
Total	US\$2,055	

Budget for living in Cayo

Rent	US\$550	
Gas	US\$100	
Electricity	US\$70	
Water	US\$35	
Landline telephone	US\$55	
Internet	US\$55	
Cable TV	US\$25	
Groceries	US\$175	
Entertainment	US\$150	
Total	US\$1,215	

Budget for living in Northern Belize

Rent	US\$700	
Gas	US\$25	Cooking
Electricity	US\$100	
Water	US\$0	Included with electricity
Telephone	US\$80	
Internet	US\$80	
Cable TV	US\$25	
Groceries	US\$300	
Entertainment	US \$200	
Total	US\$1,510	

Chile

Chile has many advantages (including a relatively low cost of real estate), but it is not the cheapest option overall. On the other hand, Chile offers great value...and you get what you pay for.

Budget for living in La Serena

Rent	US\$700	
Gas	US\$0	Included with electricity
Electricity	US\$145	
Water	US\$0	Included with electricity
Landline telephone	US\$0	Included with cable TV
Internet	US\$0	Included with cable TV
Cable TV	US\$130	
Groceries	US\$575	
Entertainment	US\$400	
Total	US\$1,950	

Colombia

Budget for living in Bucaramanga (Go [here](#) for currency conversion)

Rent	COP 880,000	
Gas	COP 27,721	Used for cooking
Electricity	COP 55,233	No heat, no air conditioning
Water	COP 41,400	
Telephone	COP 90,000	This bundled price saves over 50% on these services
Internet	COP 0	
Cable TV	COP 0	
Groceries	COP 750,000	
Entertainment	COP 700,000	
Total	COP 2,544,354	

Budget for living in Medellin

Rent	US\$650	
Gas	US\$15	
Electricity	US\$30	
Water	US\$45	
Landline telephone	US\$20	
Internet	US\$40	
Cable TV	US\$30	
Groceries	US\$350	
Entertainment	US\$350	
TOTAL	US\$1,530	

Dominican Republic

Budget for living in Samana

Rent	US\$450	
Gas	US\$0	Included with electricity
Electricity	US\$95	
Water	US\$0	Included with electricity
Landline telephone	US\$0	Included with cable TV
Internet	US\$0	Included with cable TV
Cable TV	US\$90	
Groceries	US\$275	
Entertainment	US\$245	
TOTAL	US\$1,155	

Ecuador

In Ecuador, we believe Cuenca to be the best retirement option for an expat. It's not the cheapest, but we think this city offers the best quality of life for the money.

Budget for living in Cuenca

Rent	US\$300	
Gas	US\$5	
Electricity	US\$30	
Water	US\$5	
Landline telephone	US\$5	
Internet	US\$45	
Cable TV	US\$20	
Groceries	US\$300	
Entertainment	US\$300	
Total	US\$1,010	

Budget for living in Loja

Rent	US\$400	
Gas	US\$3	Used for hot water and cooking
Electricity	US\$22	
Water	US\$0	Included with electricity
Telephone	US\$56	Includes 4Mb internet, local phone, and 157 cable channels, from Claro
Internet	US\$0	Included with telephone
Cable TV	US\$0	Included with telephone
Groceries	US\$250	
Entertainment	US\$250	Orchestra, theater, and cultural activities are usually free in Loja
Total	\$981	

Guatemala

Budget for living in Antigua (Go [here](#) for currency conversion)

Rent	Q4,800	
Gas	Q120	For hot water heater and stove.
Electricity	Q570	Electricity Q500, water Q40, trash Q30.
Water	Q0	Included with electricity
Telephone	Q580	Landline telephone service with midrange DSL internet service.
Cable TV	Q130	
Internet	Q0	Included in telephone bill.
Groceries	Q3,400	Depends on the quality of imported goods
Entertainment	Q2,000	Dinner out once per week plus invited guests in once per week, plus movies, etc.
Total	Q11,600	

Budget for living in Lake Atitlan (Go [here](#) for currency conversion)

Rent	Q3,200	
Gas	Q300	For hot water heater and stove
Electricity	Q660	Electricity Q600, water Q35, trash Q25
Water	Q0	Included with electricity
Telephone	Q445	Landline telephone service with 2Mbps DSL internet service
Internet	Q0	Included in telephone bill
Cable TV	Q160	Not available in every village
Groceries	Q3,000	Depends on the quantity of imported goods
Entertainment	Q1,500	Dinner out once per week plus invited guests in once per week
Total	Q9,265	

Honduras

Budget for living in Roatan

Rent	US\$1,000	
Gas	US\$40	Gas (cooking/heating) \$15 per 25 lb. propane tank
Electricity	US\$125	Electricity \$75 w/o air conditioning, \$150 with, depending on size of house
Water	US\$30	
Telephone	US\$60	Maximum you would pay
Internet	US\$45	Unlimited
Cable TV	US\$25	100 or so channels
Groceries	US\$500	
Entertainment	US\$217	
Total	US\$2,042	

Mexico

Budget for living in Bahia de Navidad

Rent	US\$500	
Gas	US\$23	Hot-water heater and stove
Electricity	US\$200	Water and trash per year P1, 448, except El fraccionamiento in Barra P250 per year. Winter electricity P460 per month without AC or pool; summer electricity P4,000 per month with prudent AC and pool
Water	US\$0	Included with electricity
Telephone	US\$60	
Internet	US\$0	Included with telephone
Cable TV	US\$17	Basic cable
Groceries	US\$450	
Entertainment	US\$250	
Total	US\$1,500	

Budget for living in Guanajuato (Go [here](#) for currency conversion)

Rent	P6000	
Gas	P670	
Electricity	P600	
Water	P0	Included with electricity
Telephone	P700	Includes DSL internet, cost varies according to internet speed and long distance calling plans
Internet	P0	Included above
Cable TV	P270	
Groceries	P6000	
Entertainment	P3000	Restaurants, movies and cultural events
Total	P17,240	

Budget for living in Puerto Vallarta

Rent	US\$850	
Gas	US\$10	
Electricity	US\$100	
Water	US\$0	Included with electricity
Landline telephone	US\$50	
Internet	US\$70	
Cable TV	US\$30	
Groceries	US\$500	
Entertainment	US\$300	
Total	US\$1,910	

Budget for living in San Miguel de Allende

Rent	US\$750	Furnished, comfortable 1-bedroom apartment in a safe area.
Gas	US\$129	
Electricity	US\$0	Included with gas
Water	US\$0	Included with gas
Telephone	US\$30	
Internet	US\$0	Included with telephone
Cable TV	US\$61	Average for cable or satellite, depending on the number of channels.
Groceries	US\$294	
Entertainment	US\$471	
Total	US\$1,735	

Nicaragua

Budget for living in Granada

Rent	US\$500	
Gas	US\$15	
Electricity	US\$100	
Water	US\$5	
Landline telephone	US\$20	
Internet	US\$0	Included with rent
Cable TV	US\$0	Included with rent
Groceries	US\$200	
Entertainment	US\$200	
Total	US\$1,040	

Panama

Budget for living in Panama Beaches

Rent	US\$1,200	
Gas	US\$20	
Electricity	US\$175	
Water	US\$0	
Landline telephone	US\$0	Included with electricity
Internet	US\$0	Included with Cable TV
Cable TV	US\$95	Included with Cable TV
Groceries	US\$475	
Entertainment	US\$475	
Total	US\$2,440	

Budget for living in El Cangrejo

Rent	US\$1,100	
Gas	US\$0	Included with rent
Electricity	US\$50	US\$100 with air conditioning
Water	US\$0	Included with electricity
Telephone	US\$65	
Internet	US\$0	Included with telephone
Cable TV	US\$0	Included with telephone
Groceries	US\$450	Specialty groceries
Entertainment	US\$450	Dining out four times a week, evening drinks at high-end lounges on the weekends, a movie or live show twice a week
Total	US\$2,115	

Budget for living in El Valle area

Rent	US\$575	
Gas	US\$7	
Electricity	US\$77	
Water	US\$12	
Telephone	US\$48	
Internet	US\$0	
Cable TV	US\$35	
Groceries	US\$450	
Entertainment	US\$325	
Total	US\$1,529	

Budget for living in Pedasi

Rent	US\$475	
Gas	US\$5	
Electricity	US\$45	
Water	US\$7	
Telephone	US\$49	
Internet	US\$0	
Cable TV	US\$0	Included with telephone
Groceries	US\$410	
Entertainment	US\$250	
Total month	US\$1,241	

Budget for living in Las Tablas

Rent	US\$250	
Gas	US\$5	Used for cooking
Electricity	US\$50	
Water	US\$0	Included with electricity
Telephone	US\$50	
Internet	US\$0	Included in telephone plan
Cable TV	US\$0	Included in telephone plan
Groceries	US\$200	
Entertainment	US\$50	
Total	US\$605	

Budget for living in Boquete

Rent	US\$800	
Gas	US\$15	Used for cooking
Electricity	US\$40	
Water	US\$2	
Telephone	US\$20	Mobile phone
Internet	US\$40	
Cable TV	US\$20	
Groceries	US\$375	
Entertainment	US\$500	
Total	US\$1,092	

Uruguay

If you are retiring to Uruguay on a budget, the ideal location will depend on whether you're looking for a seaside or a city lifestyle. Let's take a look at the seashore first.

Budget for living in Costa de Oro

Rent	US\$700	
Gas	US\$30	
Electricity	US\$160	
Water	US\$17	
Telephone	US\$13	
Internet	US\$34	
Cable TV	US\$36	
Groceries	US\$400	
Entertainment	US\$410	
Total	US\$1,800	

Asia & Oceania

Cambodia

Budget for living in Phnom Phen

Rent	US\$400	
Gas	US\$15	Used for cooking/heating
Electricity	US\$20	
Water	US\$5	
Telephone	US\$30	For two pay-as-you-go cell phones with 3g of internet each
Internet	US\$11	
Cable TV	US\$5	
Groceries	US\$250	
Entertainment	US\$300	Based on eating out three times week
Total	US\$1,036	

Malaysia

Budget for living in Georgetown

Rent	US\$500	
Gas	US\$5	
Electricity	US\$80	
Water	US\$5	
Landline telephone	US\$10	
Internet	US\$20	
Cable TV	US\$25	
Groceries	US\$225	
Entertainment	US\$200	
Total	US\$1,070	

Budget for living in Ipoh (Go [here](#) for currency conversion)

Rent	600 RM	
Gas	15 RM	Used for cooking
Electricity	300 RM	
Water	0RM	Included in electricity
Telephone	75 RM	Basic landline service
Internet	69 RM	For broadband; dial-up starts at about R\$30 per month
Cable TV	120 RM	For satellite, with all movies and sports; normal cable averages US\$32
Groceries	750 RM	
Entertainment	600 RM	Eating out, miscellaneous expenses
Total	2,529 RM	

Budget for living in Johor Bahru (Go [here](#) for currency conversion)

Rent	2,000 RM	
Gas	15 RM	Used for cooking
Electricity	400 RM	A/C used most days and at night
Water	0 RM	Included in electricity
Telephone	75 RM	Prepaid cell phone, four 60-minute overseas call per month plus local calls
Internet	69 RM	Unlimited access
Cable TV	125 RM	English language channels and movies through Astro
Groceries	750 RM	
Entertainment	600 RM	Eating out, miscellaneous expenses
Total	4,034 RM	

Budget for living in Kuala Lumpur

Rent	US\$700	
Basic groceries	US\$280	
Electricity	US\$100	
Water	US\$10	
Gas	US\$10	
Cable	US\$40	
Internet	US\$35	
Landline phone	US\$25	
Entertainment	US\$300	
Total	US\$1,500	

Budget for living in Kuching (Go [here](#) for currency conversion)

Rent	US\$700	
Basic groceries	US\$10	
Electricity	US\$100	
Water	US\$10	
Gas	US\$25	
Cable	US\$35	
Internet	US\$40	
Landline phone	US\$280	
Entertainment	US\$300	
Total	US\$1,500	

New Zealand

Budget for living in Christ Church (Go [here](#) for currency conversion)

Rent	NZ\$1,200	
Basic groceries	NZ\$10	Cooking and heating
Electricity	NZ\$160	There is no charge for water or trash
Water	NZ\$0	Included with electricity
Gas	NZ\$110	Telephone and internet usually come together
Internet	NZ\$0	Included in telephone bill
Cable TV	NZ\$90	Ranges depending on package
Landline phone	US\$800	
Entertainment	US\$350	Based on movie out once month, theatre, couple of meals, festivals, and coffees
Total	NZ\$2,720	

Philippines

Budget for living in Cebu

Rent	US\$450	
Groceries	US\$200	
Electricity	US\$30	
Water	US\$10	
Gas	US\$10	
Cable	US\$30	
Internet	US\$40	
Landline phone	US\$10	
Entertainment	US\$250	
Total	US\$1,030	

Budget for living in Dumaguete

Rent	US\$350	
Gas	US\$5	
Electricity	US\$70	
Water	US\$5	
Landline telephone	US\$5	
Internet	US\$15	
Cable TV	US\$10	
Groceries	US\$250	
Entertainment	US\$200	
Total	US\$910	

Budget for living in Olango Island (Go [here](#) for currency conversion)

Rent	4,430 PHP	
Gas (bottled)	792 PHP	Used for cooking, lasts about three months
Electricity	1,100 PHP	No a/c installed
Water (non-drinking)	0 PHP	Included with rent
Telephone	0 PHP	No landline available on property
Internet	880 PHP	24/7 wireless
Cable TV	599 PHP	Equipment + set up fee 5,000 pesos (27 channels)
Groceries	8,800 PHP	High quality, organic
Entertainment	1,100 PHP	
Total	17.701 PHP	

Budget for living in Tagaytay (Go [here](#) for currency conversion)

Rent	2,000 PHP	
Gas (bottled)	300 PHP	Used for cooking
Electricity	2,500 PHP	Heat and AC not needed
Water (non-drinking)	0 PHP	Included with electricity
Telephone	299 PHP	Postpaid cell phone (700 pesos if landline is desired)
Internet	699 PHP	Sun Cellular with 1 year contract
Cable TV	390 PHP	Basic cable through Cignal Cable
Groceries	10,000 PHP	Grocery stores with a few imported items
Entertainment	8,000 PHP	
Total	24,188 PHP	

Thailand

Budget for living in Chiang Mai

Rent	US\$400	
Gas	US\$5	
Electricity	US\$35	
Water	US\$5	
Telephone	US\$10	
Internet	US\$20	
Cable TV	US\$20	
Groceries	US\$200	
Entertainment	US\$225	
Total	US\$920	

Budget for living in Hua Hin

Rent	US\$525	
Groceries	US\$325	
Electricity	US\$35	
Water	US\$10	
Gas	US\$10	
Cable	US\$25	
Internet	US\$0	Free with Hua Hin Citywide
Landline phone	US\$20	
Entertainment	US\$350	
Total	US\$1,300	

Budget for living in Pai (Go [here](#) for currency conversion)

Rent	10,000 THB	
Gas	0 THB	Included in rent
Electricity	0 THB	Included in rent
Water	0 THB	Included in rent
Telephone	100 THB	Postpaid calling plan, excluding mobile Internet
Internet	0 THB	Included in rent
Cable TV	0 THB	Included in rent
Groceries	7,500 THB	Less expensive at local markets
Entertainment	5,000 THB	Eating out, miscellaneous expenses
Total	22,600 THB	

Budget for living in Phuket (Go [here](#) for currency conversion)

Rent	10,000 THB Kathu	
Gas	150 THB	Used for cooking
Electricity	2,250 THB	Frequent a/c use
Water	0 THB	Included with electricity
Telephone	480 THB	TrueMove prepaid cell phone plan – 30 days
Internet	590 THB	3BB Unlimited, 10 Mb broadband
Cable TV	1,413 THB	99 channels, many English language, True Visions CTV
Groceries	9,000 THB	Less expensive at local markets
Entertainment	9,000 THB	Eating out, miscellaneous expenses
Total	3,2883 THB	

Vietnam

Budget for living in Danang (Go [here](#) for currency conversion)

Rent	12,000,000 VND	
Gas	60,000 VND	Used for cooking
Electricity	2,000,000 VND	Moderate A/C use
Water	0 VND	Included with electricity
Telephone	60,000 VND	Prepaid cell phone
Internet	200,000 VND	Unlimited access
Cable TV	600,000 VND	For satellite, with all movies and sports; normal cable averages US\$32
Groceries	2,500,000 VND	
Entertainment	3,000,000 VND	Eating out, miscellaneous expenses
Total	20,420,000 VND	

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Budget for living in Hoi An

Rent	US\$550
Basic groceries	US\$150
Electricity	US\$50
Water	US\$20
Gas	US\$5
Cable	US\$30
Internet	US\$15
Landline phone	US\$5
Entertainment	US\$250
Total	US\$1,075

Budget for living in Nha Trang

Rent	US\$300
Gas	US\$5
Electricity	US\$30
Water	US\$5
Landline telephone	US\$5
Internet	US\$10
Cable TV	US\$5
Groceries	US\$150
Entertainment	US\$150
Total	US\$660

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