Monthly Budget Worksheet

Chapter 2's tables, blank, in three currencies. Take the Comfortable column, swap in your city, adjust for your non-negotiables, then add ten per cent because everyone forgets something.

Reference — the book's three budgets

A couple, monthly, Da Nang baseline, July 2026. Singles: roughly 60–70% of these figures. Rates used: US$1 ≈ ₫26,300 · A$1 ≈ ₫18,000.

Line item	Lean	Comfortable	Premium
Rent (furnished 1–2 bed)	US$350	US$600	US$1,200
Electricity, water, gas	US$60	US$100	US$180
Internet + two mobiles	US$25	US$35	US$50
Food & household	US$400	US$650	US$1,100
Transport (Grab / bike)	US$60	US$120	US$250
Health insurance (couple, 55–65)	US$150	US$300	US$550
Social, gym, streaming, fun	US$100	US$250	US$500
Cleaner / help	—	US$60	US$150
Visa-run fund (Ch 4)	US$130	US$200	US$330
Flights-home fund	US$100	US$170	US$250
Buffer / misc	US$75	US$115	US$240
Total	**≈US$1,450 (A$2,120)**	**≈US$2,600 (A$3,800)**	**≈US$4,800 (A$7,000)**

Your budget

City: ____________________ Tier you are building on: ____________________ Rates used today: US$1 = ₫__________ · A$1 = ₫__________

Line item	Your ₫ (VND)	Your A$	Your US$	Notes
Rent (furnished)				
Electricity, water, gas				
Internet + mobiles				
Food & household				
Transport				
Health insurance				
Social, gym, fun				
Cleaner / help				
Visa-run fund				
Flights-home fund				
Your non-negotiable 1				

Line item	Your ₫ (VND)	Your A$	Your US$	Notes
Your non-negotiable 2				
Buffer / misc				
Monthly subtotal				

The maths that turns a subtotal into a decision

Monthly subtotal ____________ **+10%** (because everyone forgets something) = ____________

× 12 = your first year ____________

+ setup months (see the setup worksheet — plan for the first ninety days to cost half as much again as steady state) ____________

+ a funded Plan B (Chapter 4 — another country, or home) ____________

= what the move actually needs ____________

Three things this table will not tell you

- **The exchange rate is a silent housemate.** If your income is in Australian dollars, your Vietnam budget moves every time the AUD does. Never budget at the best rate you have ever seen.
- **Health insurance rises with age, steeply.** The couple figure assumes late fifties. Premiums climb every birthday and can double through your sixties. Budget the premium, not the hope.
- **Inflation is real here too.** The dinner that costs ten dollars today cost eight when we arrived. Build with today’s numbers, then add headroom.

Figures from *Vietnam from Day One — An Honest Relocation Guide*, verified July 2026. Costs in Vietnam move quickly — current versions of these tables are maintained at **mylifestyle.au/vietnam/updates**. General information only, not financial advice.