

The Setup-Months Worksheet

The first ninety days cost about half as much again as your steady state. This is the worksheet for the money that only gets spent once — and the reason budgets built on the monthly figure alone run out in month two.

One-off arrival costs

Item	Typical shape	Your estimate	Actual
Security deposit	One month's rent, sometimes two on nicer places		
First month's rent in advance	Paid with the deposit at signing		
Short-term base (first 1-2 weeks)	Serviced apartment while you search properly		
The apartment you leave after a month	Budget for it. Most people need one mistake.		
Kitchen kit	Pots, linen, towels, cutlery — “furnished” rarely means these		
Transport set-up	Bike purchase, or the first months of Grab as a decision		
Fibre installation + SIM	Connection fee, first plan, router deposit		
Aircon service / small repairs	Before you need them, not after		
Flights out (one way, both of you)	Plus excess baggage, which is always more than quoted		
Visa costs — first cycle	E-visa fees, and the first run if it lands in month three		
First insurance premium	Often billed annually, up front		
Document and legalisation costs	Certification, translation, courier, police check		
Arrival cash backstop	Chapter 6 — you will likely never touch it		
Your item			
Setup total			

The sanity check. Take your steady-state monthly figure from the budget worksheet and multiply by 1.5. Then multiply that by three, for the first ninety days.

Monthly steady state _____ × 1.5 = _____ × 3 = _____

If that number is a long way below your setup total above, one of the two is wrong. Find out which before you book a flight.

What the setup months are really for. Not furniture. They buy you the ability to make the housing decision slowly — to run Chapter 11's two-step properly instead of signing a twelve-month lease in week one because the money is running out. Underfund this line and you will make your most expensive decision at your most tired.

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.