

# Two-Layer Retirement Travel Budget — Quickstart (v1.0)

Baseline first (real life). Then add a Travel Overlay for travel months.

## How to use the spreadsheet (3 steps)

- Start Here: enter your monthly retirement income (after tax) and confirm the baseline buffer %. (Blue cells = inputs.)
- Baseline Monthly: fill in your real monthly costs (insurance, phone, pet, subscriptions, home base, etc.).
- Add/adjust categories as needed.
- Travel Overlay Month: fill in one realistic travel month (cruise/lodging + transportation + excursions + extras).
- Reality Check: confirm whether your Travel Month fits. If it doesn't fit, it's a signal—not a failure.

## If it doesn't fit (pick one)

- Reduce the travel overlay (cheaper sailing, fewer excursions, more points/perks).
- Reduce baseline (cancel/trim recurring costs, renegotiate, downsize).
- Travel less frequently (alternate travel months with home months; save up for a 'bigger' month).
- Increase income for a season (short-term work, rentals, side income).

## Common mistakes to avoid

- Building the travel budget first and 'forgetting' baseline costs.
- Skipping buffers (repairs, medical, surprises).
- Comparing a cruise fare to your entire monthly budget instead of comparing the overlay to what's left after baseline.