

Travel Budget & Backup Plan

Five practical worksheets to calculate costs using your own quotes, allow for fees and uncertainty, and prepare a sensible reserve.

Your trip snapshot

Destination(s): _____

Travelers: _____ Nights: _____ Currency: _____

Departure dates or season: _____

Three numbers to track

Fixed costs: airfare, insurance, documents, major transfers and pre-booked activities.

Variable costs: lodging, meals, local transport and activities per day or night.

Reserve: money set aside for disruptions, exchange-rate changes and emergencies.

How to use this guide

- ☐ Record real quotes and the date you checked them.
- ☐ Include taxes, luggage fees and payment charges.
- ☐ Keep your emergency reserve separate from optional spending.

Illustrations and blank fields are planning aids, not live prices or financial advice.

1 / One-time and fixed costs

Expense	Your current estimate
Flights / intercity travel	_____
Travel medical / other insurance	_____
Visas / entry / documents	_____
Baggage / equipment	_____
Airport transfers	_____
Prepaid tours / deposits	_____
Other fixed costs	_____

Fixed-cost subtotal: _____

Remember to check

- ☐ Taxes, luggage and seat-selection fees.
- ☐ Cancellation and change rules.
- ☐ Insurance exclusions and claim requirements.
- ☐ Whether prepayments are refundable.

2 / Daily and nightly costs

Expense	Your estimate
Lodging per night × nights	_____
Food per person/day × people × days	_____
Local transport per day × days	_____
Activities per day × days	_____
Data / laundry / incidentals	_____

Variable-cost subtotal: _____

Total before reserve = fixed + variable: _____

Be precise

A five-night trip may involve six calendar days of food or transport. Record the actual number of chargeable days for each category instead of applying one multiplier blindly.

- ☐ Confirm whether accommodations charge per room or person.
- ☐ Include local taxes, cleaning and resort fees.
- ☐ Check the currency and exchange rate used.

3 / Contingency and affordability

Choose a reserve based on your own risk tolerance, destination, trip length, flexibility and insurance. No single percentage works for every traveler.

Reserve you want to hold aside: _____

Planned trip total = fixed + variable + reserve: _____

Already paid: _____

Amount still needed: _____

Stress-test your plan

- ☐ What if the return trip is delayed?
- ☐ What if you need a replacement phone or documents?
- ☐ What if one payment card stops working?
- ☐ Who could help if you lost access to the internet?

Decision

I can afford this plan without using emergency funds needed at home: YES / NO / REVIEW

My first cost-saving change: _____

4 / Offline backup plan

Local emergency number: _____

Trusted contact at home: _____

First lodging address: _____

Insurer / assistance number: _____

Backup payment method: _____

Offline map and important documents saved: YES / NO

Travel resources

[ExploreTraveler free downloads](#) | [Original travel tips](#)

For current country advisories and health guidance, use official government sources before departure.

© 2026 ExploreTraveler / GenTek Holdings LLC. Share this complete free PDF intact with attribution. Research-based printable English edition, October 2026. No guarantees of price, savings, entry or safety.