

This book offers specific information on how the RV lifestyle is cost effective. You can save money and go where and when you want and live the wanderlust lifestyle. Learn how to buy a "frugal" RV, and even how to camp for free.

Rving & Your Retirement Lifestyle: A Cost Effective Way to Live Your Dreams

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RVing & Your Retirement Lifestyle:

**A Cost Effective Way to
Live Your Dreams**

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Jeffrey Webber

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CHAPTER 1: WHAT DO I WANT FROM RETIREMENT? START WITH A PLAN!

If you are beginning your Third Age (there's that new terminology again), and you are considering the costly purchase of an RV, you really do need to set some goals for yourself.

It is important for you to take stock of yourself and formulate a course of action that you will definitely follow. You will need to engage in some thoughtful self-analysis to assist you in focusing on what you really want to do during retirement.

Here are some important considerations when developing that plan.

- Take a personal inventory. Consider your personal strengths and things that you would like to do better.
- Start simply and do not overburden yourself. Attempt to create a balance in your life between activities and recreation.
- Be creative! Remember, we are living longer, more healthy lives
- Remember the R words: reinvention; rediscovery; redefinition; revitalization; realization

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When you've come up with a course of action, then we can begin to think about the RV lifestyle.

My wife and I have been RVers for forty years. We've always had the perspective that the RV lifestyle is a kind of tool. It can help you put together and implement plans and that you've devised.

Certainly, a mainstay of the RV lifestyle is the support it gives you if you have leisure activities in that all-important plan. I am reminded of Ernie Zelinski's book, *The Joy of Not Working*. He encourages you to consider leisure activities that turn you on now, new activities that you have considered doing, and activities that will get you physically fit. So, if part of your plan includes playing golf, biking, fishing, hiking, or swimming, your RV can obviously take you where the action is.

In my first book, *The New Professional Person's Retirement Lifestyle*, I discuss chapter after chapter of things to do during your retirement. If you incorporate ideas from the book into your retirement plan, your RV can become your real base of operations. For example, if you are interested in volunteerism, you can readily volunteer from the comfort of the rig, or, the rig can accommodate you while at a volunteer destination. The same scenario applies to

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working while camping, commonly called workamping. These topics will be discussed later chapters.

In essence, your recreational vehicle becomes a tool with which to implement your retirement plan. My wife and I pursue cultural interests, hobbies, we continue our education, and we invest, all in the comfort of our RV.

In 2006 we traveled across the country during the winter months in our Class A motorhome. Choosing from a variety of attractions from guidebooks and various websites, we chose to visit the Georgia O'Keefe Museum (one of the most famous art museums) in Santa Fe, New Mexico. We were able to locate a city campground with public transportation available right outside the gate. During our stay, we dined at various restaurants and enjoyed other cultural attractions. Additionally, we had all the comforts of home available in the RV including cable TV and wireless Internet. We enjoyed similar experiences in Las Cruces, New Mexico and Tucson, Arizona.

My wife and I love to bike. We own a tandem and we've biked in various locations around the country in an effort to explore the natural beauty of our country. So, when we reach a destination to bike, we do so directly from the campground from our home on wheels.

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Again, all of these activities go toward achieving a goal that is part of our long-term plan for retirement.

I'll discuss more ways this can work in forthcoming chapters of this book.

CHAPTER 3: COSTS & COST SAVING STRATEGIES

If you've developed that all-important plan for retirement, it is safe to presume considerable thought has gone into the cost of implementing your lifestyle. As previously indicated, your RV is a costly tool in the creation of this lifestyle. So, it is crucial that you plan ahead to deal with the costs involved.

As you read about the various types of RVs available, you will see that prices can range anywhere from \$4000 to over a million dollars. You may find yourself participating in a sort of ritualistic discussion of "what you like and what you can afford." If you are on a strict retirement budget, the former may win out.

Buying a Used RV

A major consideration will be whether to purchase a used rig. If you are thinking about buying "pre-owned," as the dealers like to say, then you may want to consider your potential for performing repairs; whether they be simple or more complex. You will also want to think about the history of the RV. That is, who used it, for how long, and were the previous owners faithful to

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regular maintenance. You'll also want to think about a manufacturer's warranty or obtaining an extended warranty.

Depending on the age and mileage of the unit, a warranty may be available. Additionally, when you search for a used rig, be sure to check out RV Trader (*rvtraderonline.com*) and Craigslist (*craigslist.org*) for bargains. I've had very good luck on both of these sites. There usually a variety of pictures posted for listing on these websites. You can check postings on eBay (*ebay.com*) as well, but the difficulty is in the examination of the unit before you purchase. If you are lucky, you may be able to locate an RV that is close enough for you to examine before the actual purchase.

If you are able to find an RV that interests you, be sure to look up the book value on the NADA site (*nadaguides.com*) to see if the price is reasonable. In addition, you can readily research specification information at the site. That is, you can ascertain important information relating to vehicle weights and capacities along with standard equipment and options. I cannot tell you how many times over the last forty-two years these efforts have saved my substantial amounts of money. Take the time to do the homework.

Should I Buy an Extended Warranty?

Then there is the matter of whether to purchase an extended warranty on your new or used rig.

I recently read an article in *Highways*, the journal of the Good Sam Club, about a gentleman who purchased a five-year old Class A Motorhome. Six months after the purchase the refrigerator needed to be replaced. The total cost of the replacement was \$3600. That is a staggering amount of money to lay out for repair. When I bought my most current new RV, I did purchase an extended warranty that covered just about everything. My monthly payments were about one hundred dollars per month for twelve months. When you think about replacing big-ticket items in your RV such as slide-outs and leveling jacks, those payments seem minimal.

Be certain that you read and understand the terms of an agreement before writing a check. Also, it is important that the agreement covers big-ticket items such as those mentioned in the previous paragraph. You will also want to check where repairs can be completed. That is, do you have to travel a long distance to get the work done, or, can you arrange to have repairs done locally? In my case, I was able to take the coach to my local facility, and the

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warranty provider reimbursed me directly for the cost of the repairs.

Can I Afford This Thing?

Similar in nature to most major expenditures in life, you will have to put a great deal of thought into how much you can afford to put down, if you are going make monthly payments. If you have the capability to pay for the RV with cash, think about how much that cash is going to cost you:

- How much will the interest be on the loan?
- How much investment income will you lose from the money you put down?

If you are going to finance, be certain to obtain quotes from several finance companies. At the time of this writing, the downturn in the economy has led to some very attractive rates in an effort to stimulate sales. Be leery about zero percent financing as that can often lead to less of a discount on the actual RV. You will also want to be able to pay off the balance on your loan in the event of a windfall. In actuality, manufacturers frequently offer terrific financing incentives to promote sales.

Another major consideration these days, when figuring costs, is the fluctuating price of fuel. As I write this, the cost of gasoline

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is averaging around two dollars a gallon. Three months previously, the national average was four dollars per gallon. The cost of diesel fuel is currently significantly higher than the cost of gas. If you add the higher price of a diesel coach together with the fuel, the total can be staggering. If you living on a limited budget, fuel economy and RV costs may be important to you regardless of whether you purchase a gas or diesel coach.

If you are interested in towing a large travel trailer or fifth wheel trailer, you may need to use the tow vehicle on a daily basis when you are not camping. The cost of fuel for a heavy-duty vehicle may be prohibitive to your cash flow. Many RVers who travel with a motorized coach do tow a small vehicle that is used for campground excursions and daily usage at home. Fuel consumption thereby becomes a bit more manageable.

In consideration of this discussion, it is imperative that you try to plan ahead and consider the expected use of your RV now and in the future. This will give you some perspective on whether you will be able to afford to do this.

It is important to note that even with these costs, I have found that the RV lifestyle is considerably less expensive over the long haul in comparison to regular vacations. Of course, you do have to consider the initial outlay for the RV.

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It is relatively simple to plan the costs of any RV trip if you

1. know the price range of fuel
2. can estimate campground fees and expenses for food
3. add some additional funds for entertainment.

General Cost Comparisons of Various Vacations

At the time of this writing, airfares are up fifteen to twenty percent due to the high price of fuel. That has led to increases in hotels, meals dined out, and entertainment. The prospect of Rving becomes more of an affordable option even with the escalating gas prices.

Then, of course, there is the matter of the RV lifestyle. If you are an RVer, it is a lifestyle that is hard to shake no matter how high gas prices get. As you know by now, many retirees use their rigs year round and it is a great source of family recreation. In a recent survey by the Recreational Vehicle Industry Association, ninety three percent of RV owners said they expect to use their RVs more than ever, even with the rise in fuel prices.

PFK Consulting, a leading tourism research firm, came up with the conclusion that a family of four can spend up to seventy-four percent less when vacationing by RV. Big savings were

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incurred over travel by car or plane with hotel accommodations or rental properties. Even the most expensive RV trip can be one-third the cost of a cruise excursion and one-fifth the cost of an all-inclusive package getaway.

Here are some figures to accompany the discussion:

- When vacationing in a motorhome, the family would average \$2996 for a fourteen day vacation as compared with \$4222 when using a car and staying in hotels, \$9053 when taking a cruise, and \$5742 when flying, renting a car, and staying in hotels.
- When vacationing in a light-duty truck or SUV towing a trailer, the cost of that fourteen-day vacation would be \$2837
- When vacationing in a folding camping trailer, the fourteen-day vacation would cost \$2317.
- An all-inclusive vacation package for the same family and time period averages out at \$9285.

Cost Saving Strategies

The authors of the previous study have come up with a list of some common sense tips to keep RVing affordable in light of higher fuel prices.

- Camp closer to home. Our forty years of camping experience has lead to a wonderful nucleus of campgrounds in the Northeast that we enjoy visiting.

- Think about staying in one place for a longer period of time. Many campgrounds offer substantial discounts for longer stays. When we camped last year in the desert of Arizona, the daily fee at that Casino camp was \$43. After our month long stay, the fee was reduced to \$32.

- Cook your favorite meals in your RV to help avoid the high costs of eating out. If you do dine out, look for specials in the form of coupons and early bird specials. Those deals are usually advertised in local newspapers. Sometimes it can be more cost effective to dine out for a late breakfast, lunch, or even a lunch buffet.

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- Consolidate your short trips into a longer trip. Or, you can walk or take the bike (as we do) from the campsite, or, take public transportation.
- Pack lighter in an effort to keep the weight of the RV to a minimum.
- If you can, travel at night during the hot weather. That technique will reduce air conditioning requirements.

The website *rvbasics.com* has devised a list of frugal tips to make the RV lifestyle even more cost effective.

- Buy a frugal RV. Do you really need to buy that big luxury RV? You can have just as much fun in a good quality less expensive new or used rig.
- Look for low cost RV sites in city, state, or federal camping areas.
- Camp for free. There are many places where you can park overnight and even many days for free. Those locations include Wal-Marts, Bureau of Land Management lands, and Casinos. Always be certain that you've obtained appropriate permission to park in the parking lot of a commercial establishment.

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- If you can, do your own RV maintenance. Good resources for you to check include websites and a variety of books that explain how to perform much of the care required.

- Do not buy all of your groceries at supermarkets. You may be able to get better buys at thrift bakeries, discount stores, dollar stores, flea markets, and roadside veggie stands.

Indeed, we've saved a great deal of money over the years at the Dollar Store and Target. You'll find a variety of low priced staples and sundries at both retail locations.

- Travel during the off-season for pre and post season discounts. Campgrounds and RV parks, theme parks, and other attractions routinely offer lower prices during the off-season.

In a recent article *cnnmoney.com* suggested RV appropriate ways to stop wasting gas. In essence, I've tried them all and the results clearly lead to a substantial savings that you can take to the bank. RVs are clearly not the most fuel-efficient vehicles and the following suggestions are definitely cost effective.

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1. Don't race away from green lights. The more you press down on the gas pedal, the more gas you'll pump into the engine.

2. Don't race up to a red light. Lay off the gas if you see a red light ahead. Coasting gives your engine a chance to rest and will your brake pad life may be extended as well.

3. Don't confuse the highway with a speedway. In tests, Consumer Reports concludes that reducing your highway speed by ten miles per hour increases fuel economy by three to five miles per hour. By reducing my highway speed from sixty-five to fifty-seven I realize a fuel economy improvement in my Class A motorhome that increases from six to eleven mpg.

4. Don't let your vehicle idle. Idling burns about a half-mile worth of gas every minute, according to the California Energy Commission. That is why hybrid cars shut down their gasoline engines whenever they stop.

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More Suggestions For Reducing Campground Fees

It is always good to remember that whenever you can reduce your expenses on the road, you'll need less income. Living the RV lifestyle can be less expensive in many respects because there are certain expenses that you can control.

Certainly, on any given night you will save money if you do not have to pay a campground fee. Indeed, those savings add up over a period of time. We've been to many private camps that charge up to fifty dollars per night. On the other hand, we've stayed at state parks that charge ten to twenty dollars per night with no hook-ups.

If you are working (or volunteering) at a campground you may receive a campsite free of charge. Sometimes, camping for free may be your remuneration for working.

Dry Camping

If your rig is self-contained, you can save substantial money by dry camping. That is, camping without hook-ups. Most commonly, these RV sites are found in a city, state, or federal campground. These parks usually charge a fee, but that fee is usually quite reasonable. For more information see Chapter 4 (Boondocking).

Additional Suggestions

Sightseeing

During all the years we've been Rving around this beautiful country of ours, sightseeing has been a priority. We do like to like to maintain this cost effective lifestyle in any way possible.

When arriving in a new area it is a good idea to check the local newspaper for attractions and coupons for those attractions. Frequently, the cost of admission to a particular location may be less expensive on some days. You will also want to check in at the local visitor center or chamber to see about the availability of those discount coupons.

If you belong (and there is no reason why you should not) to The Good Sam Club, AARP, AAA, FMCA or any other travel club additional discounts may be available.

If you enjoy our National Parks and Federal Recreational Lands as much as we do, and you are over the age of sixty-two, why not obtain an America the Beautiful (formerly Golden Age Passport) lifetime pass. The cost is only ten dollars and you will be provided with access and use of any Federal site that charges and entrance fee. Further, if you volunteer at a National Park or Federal recreation site that charges a fee, and you've accumulated five

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hundred hours of service, you may be eligible for a free volunteer pass.

More tips on saving energy

Do not forget the simple things when driving your RV.

For example, keep your tires properly inflated. Not only will you be safer, but also, you will increase your gas mileage.

I always use the cruise control on my motorcoach. You can increase mileage by as much as fifteen percent.

Another useful energy saving tip when parking your RV at the campsite is this: take into account the position of the sun. In this way, you can take advantage of passive solar heating, especially when the temperatures begin to cool down. In addition, when the temperatures are hot, take full advantage of any shade potential. Don't forget to open your awning. You will fully realize the gains here when you are dry camping.

We have found over the years, that it is definitely more economical to travel on the lightweight side. That is, lose some pounds. If you go through your storage closets and compartments and find items that have been unused for a period of time, take them out. Additionally, you do not necessarily need to travel with

your water tanks completely full, unless you are dry camping and water is unavailable.

If you are driving a motorcoach and you need to tow a “dinghy” behind your vehicle, try to choose the lightest, smallest car to minimize your extra fuel consumption. Believe me when I tell you, I’ve been through the mill with tow vehicles, and size does indeed realize substantial dollar savings.

Budgeting

Much of the preceding discussion has specific budget implications. If you are retired and would like to spend a great deal of time on the road in your RV, budget considerations may be very important to you. Once you’ve gotten over the “what to buy for an RV” hump, and affordability issues have been decided, a specific budgeting plan may be helpful to you.

I’ve found that input from campers on budgeting can be very helpful in the planning process.

When you’ve gathered relevant monetary information it is useful to be able to format into a readable table. Our longtime friends and RVers Ed and Julie Engel from North Carolina have been retired for a few years. They travel in their Class C Motorhome an average of about a dozen trips per year within a

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well-planned budget. They utilize the two worksheets below to help them track and adjust expenses. As the sheets were created in Microsoft Excel, you can certainly modify the criteria to meet your own needs. The following accompanying comments are offered as an addendum to their approach:

- The Trip Planning sheet is used to calculate anticipated expenses for an RV trip that are beyond expenses that would be incurred if they stayed at home. For example, groceries are not included as an expense
- Whenever possible Ed and Julie purchase in bulk from a wholesale club. Of course, this approach depends your storage capabilities.
- Fixed RV costs (RV insurance, RV property tax, and RV storage) are indicated in the budget sheet since they are a constant.
- Laundry costs are more due to the prices at Laundromats.
- While away from home, savings can be incurred with the adjustment of heating and air-conditioning systems. (We've found over the long haul substantial savings can be realized, particularly during lengthy trips).

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RV Budget Criteria

Summary:

Monthly	
Income:	0.00
Expenditures:	0.00
Balance:	0.00

Annual	
Income:	0.00
Expenditures:	0.00
Balance:	0.00

Income		Expenditures	
SS		CLHO/W	
SS		Raintree	
Pension		Electricity	
NC Pension		Gas	
Cref		Telephone	
		Cell phone	
		Time Warner Cable	
		Auto Insurance	
		Homeowner Insurance	
		Car operations	
		Groceries	
		Restaurants	
		Gifts	
		Supplemental Insurance	
		Rx Plan	
		Dental	
		Home Equity Loan (RV)	
		Haircuts	
		Pest Control	
		Clothing	
		RV Storage	

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			RV Insurance	
			RV Tax	
			Estimate of income tax	
			Property Tax	
			Auto Tax	
			RV Camping Costs 1/	
			Emergencies	
			Gardening	

1/ RV Camping costs based on:	9	Short trips
	3	Long trips
Short trip =	3	Nights
Long trip =	30	Nights

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RV Trip Cost Estimator

Gasoline/gall	\$4.0
RV Mileage	8.5
Campgrounds	\$25

Short trips:	
Nights away	3
Days driving	2
Avg miles/day	250

Long trips:	
Nights away	30
Days driving	10
Avg miles/day	300

Campground cost	\$75
Gasoline cost	\$235.29

Campground cost	\$750
Gasoline cost	\$1,411.76

Total for 1 trip:	\$310.29
-------------------	----------

Total for 1 trip:	\$2,161.76
-------------------	------------

Annual number of trips:	9
-------------------------	---

Annual number of trips:	3
-------------------------	---

Annual cost short trips:	\$2,792
--------------------------	---------

Annual cost long trips:	\$6,485.29
-------------------------	------------

Monthly cost:	\$232.72
---------------	----------

Monthly cost:	\$540
---------------	-------

MONTHLY TOTAL BOTH SHORT AND LONG	\$773
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Please note: Obviously your expenses would vary from these figures given the volatility of fuel costs and specific mileage you experience. Additionally, Ed and Julie prefer to stay in state parks that are traditionally less expensive than private parks.

You'll also notice that the daily cost of the longer-term trips are less simply because they stay put for a longer time period.

This book offers specific information on how the RV lifestyle is cost effective. You can save money and go where and when you want and live the wanderlust lifestyle. Learn how to buy a "frugal" RV, and even how to camp for free.

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