

The Bali Budget Worksheet

What two months actually cost me — and space to plan yours.

My figures are from January to March 2026, converted at roughly 17,000 IDR to the dollar. They are not estimates and not a range I found online. They are what I paid. Type directly into the shaded boxes, or print this and fill it in by hand.

	WHAT I PAID	YOUR ESTIMATE	YOUR ACTUAL
GETTING THERE			
Flights <i>award fees, taxes, surcharges</i>	\$279		
Airport transfers <i>Grab, average</i>	\$5.30		
WHERE YOU SLEEP			
Paid nights <i>19 of 59 nights</i>	\$432		
Points nights <i>40 nights, IHG</i>	\$0		
THE HEALING WORK			
Sessions <i>18 sessions in Bali</i>	\$559		
Oils, remedies, offerings <i>65-herb oil</i>	\$12		
DAILY LIVING — PER MONTH			
Food <i>warungs, smoothie bowls, market</i>	\$90-150		
Grab transport <i>daily use</i>	\$40-70		
Bottled water <i>do not drink the tap</i>	\$5-8		
Miscellaneous <i>snacks, offerings, small buys</i>	\$30-50		
Experiences <i>tours, dance, entrance fees</i>	\$40-80		
SET UP BEFORE YOU FLY — OUTSIDE THE TRIP TOTAL			
Travel insurance <i>two months</i>	\$336.70		
eSIM <i>two months — shop around, they all change</i>	\$46.54		
Indonesia visa on arrival + extension <i>IDR 1,000,000</i>	~\$66		
Bali tourist levy <i>IDR 150,000, once</i>	~\$10		
Card annual fees <i>apply 3+ months ahead for the bonus</i>	\$194		
These five sit outside the total below, the same way the card fees do. On the visa: work out how long you are staying before you go, because 30 days and 60 days are priced differently. A fee increase is pending — check current pricing and apply on the official government site, evisa.imigrasi.go.id.			
TOTAL OUT OF POCKET	\$1,680-1,986		

The Bali Budget Worksheet

Page two — the comparison that makes the decision for you.

This is the page that changes minds. Before you decide you cannot afford to go, work out what two months of ordinary life at home actually costs you. Mine came to \$2,170 — more than the trip. I did not save up to go. I spent less than I would have spent standing still.

	WHAT MINE COST	YOURS, PER MONTH	YOURS, TWO MONTHS
TWO MONTHS OF STAYING HOME			
Food <i>\$150 a week</i>	\$1,200		
Drinking and cooking water	\$190		
Gas <i>one tank a week</i>	\$360		
Power, water, trash	\$420		
Other fixed costs you still pay	—		
TOTAL COST OF STAYING HOME	\$2,170		

THE DIFFERENCE

Staying home, minus going. Mine was a saving of \$184 to \$490.

Yours:

NOTES TO YOURSELF

Pay your card balance in full every single month. No exceptions. This is a points strategy, not a debt strategy — the moment you carry a balance the maths inverts, and no sign-up bonus on earth outruns credit card interest.