

Cut Your Med School Expenses By Living in an RV

[Editor's Note: This is a guest post from Keith Roxo, who has guest posted before and will introduce himself below. I almost had the chance to meet him but he came through SLC a few hours after our newborn arrived while I was laid out horizontal with a GI bug. We have no financial relationship.]



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I last did [a guest post](#) comparing a couple of the options to have the military pay for medical school and am now beginning my MS4 year at USUHS. I am a former Naval Aviator so when I was accepted to USUHS it made the most financial sense. I continue to receive my salary and time at school, residency and payback all contribute to my pension. It also appealed to my goal of becoming a military physician.

By the time my commitment to the Navy is complete I will be 50 years old. Most people continue on to a career in the civilian sector, but my goal is to fully retire and only pick up some part time work as I desire. The key aspects to success in this are the same as WCI has mentioned in many of his articles: live beneath your means and invest wisely.

USUHS, however, is located in a rather expensive cost of living area – Bethesda, MD. During the didactic portion of the curriculum my wife and I rented a house in Bethesda in order to be close enough to commute via bicycle. We also shared the house with a roommate in order to keep the costs down. For clerkships, USUHS students get sent all over the country to a variety of military hospitals. It is possible to get most of

your rotations in the DC area, but it can be difficult and you may not be successful. Instead of trying to stay in Bethesda I was able to set up nearly all of my rotations at the Navy hospital in Portsmouth, VA. For that year in Virginia we were able to rent a very nice apartment for about \$1000 less per month than we paid in Bethesda counting rent and utilities. *[Why he didn't choose to live in my rental property in that area is beyond me-ed.]*

Taking Med School On The Road



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As we approached my last year of medical school, my wife had stepped down from being a retail manager and was only working part-time. With the ability to set up rotations at almost any military medical facility and even civilian locations we decided to take the remainder of medical school on the road. My wife grew up on the East Coast and hadn't spent much time out west so our goal was to travel around the mountains and West Coast. With two large yellow labradors we were looking ahead and it seemed difficult to find short term rentals that would allow dogs and not be overly expensive. Fully packing and unpacking each month also seemed like it would be tedious. Ideally we wanted to spend no more on lodging than what we were spending on rent in Virginia. So how do you mix traveling

around the country with two large dogs and keep the costs down?

RVing As A Med Student

The answer we came up with was an RV, specifically a travel trailer. We already owned a Nissan Titan which is a full size truck with a pretty good towing capacity. That being said, it isn't one of the super duty trucks so we were limited in how heavy of a trailer we could get. This was a good thing because it also limited the cost of the trailer as they get progressively more expensive with length. In order to bring a motorcycle along we felt a "toy hauler" style would work best. A toy hauler has a rear ramp door which allows for the loading of motorcycles, ATVs, etc. *[I find it hilarious that he would have to explain this, but then again, I didn't see nearly as many of these when I lived on the East Coast as I do out here.-ed]* When you arrive at your destination you can pull the toys out and fold down the couches to create the living space. I can use a bicycle or the motorcycle for commuting to the hospital, ensuring that my wife isn't perpetually stranded at the RV park.

We ended up selecting a two year old used 28 foot toy hauler that we found locally. We were able to pay cash which allowed us to avoid the higher interest rates associated with loans for these and other recreational products. Since we bought it used, it came with the hitch assembly and a few other accessories that must be purchased separately when buying new, saving close to \$1000. Buying used also avoided the largest percentage of depreciation, a consideration for us as we intend to sell the camper after graduation.

Planning the Rotations

Rotation planning then became three-fold. We wanted to set up rotations that would be academically appealing and work well with the pursuit of my desired specialty. We also wanted to

find places that would allow for some weekend recreational opportunities representative of the mountains and coastal areas. Lastly, we needed the distance between clerkship locations to be drivable over a weekend. Most of the rotations are at military hospitals and many of the bases have RV parks which are generally cheaper than equivalent civilian RV parks in the same area.



I miss climbing at Joshua Tree

Our schedule has us in Washington, Wyoming, California and Nevada where we will be changing location every four weeks covering a variety of specialties. Some of the highlights include wilderness medicine in Yellowstone National Park and retina surgery in Reno, Nevada during the Reno Air Races. Other locations include a couple of stints in San Diego with a camping spot on Coronado beach, autumn in Las Vegas and early Spring in Joshua Tree National Park. *[Now I'm getting jealous. I might have to crash the scene at Joshua Tree.-ed]* An added benefit is the ability to visit friends and family along the way; people we hadn't been able to see for a few years while on the East Coast.

Dollars and Cents

But how much does this 14 months of travel cost compared to our apartment in Chesapeake, VA? We previously lived in a brand new, one bedroom apartment that was \$1275 per month with

utilities averaging an additional \$150 per month. Campground fees usually include electricity and water, and sometimes wifi. Propane is on us, but is far less than the average utilities we had been paying. I estimate an overall utility savings of about \$100 per month. Rent is also cheaper. Our highest cost campground is going to be in Yellowstone at close to \$1600 for the month. However the next highest is \$975 which is for a couple of the rotations in San Diego. Others will vary from as low as \$350 to \$750. Looking ahead I estimate the overall rent will average to about \$800 per month. We paid \$19,000 for the camper. If we can sell it for at least \$15,000 then our average rent, with camper depreciation, comes out to be just under \$1100 per month. The more we get for the camper the better that number becomes. While \$175 a month isn't a huge savings, we were able to meet our goal of traveling for the last year of medical school while doing it for less than the cost of our previous rent. *[The savings over what he would have spent on one-month rentals, however, is probably far higher.-ed]*

Average gas costs are questionable as far as savings goes. I am closer to work and can either bicycle or ride my motorcycle (60mpg) ... but it did cost about \$1000 in gas on the transit to tow everything out west in the first place. It will likely cost the same for the return come graduation next May. Aside from gas, travel days are pretty inexpensive as we can still cook our own food. We can also stop at rest areas on the highways and sleep in the camper to avoid hotel fees.

A couple of my classmates are doing something similar, but with no spouse or dogs they are using a smaller vehicle and trailer combo which reduces their costs even further. While my situation is different from the average medical student because I have both a scholarship and an income, it is easy to see that it is possible to maintain similar expenses while adding some travel and adventure to the standard medical

school curriculum.

[Editor's Note: One of my residents when I was staff at that Navy hospital in Portsmouth lived on a little boat nearby, but I don't think I've ever met a student or resident living in an RV. Would you consider living in an RV for a year or more to save money or allow for other opportunities? Why or why not? Comment below!]