

Metro Cebu family budget

One-page planning sheet | family of four | one international-school place | The Philippines

PRICES CHECKED 10 SEPTEMBER 2026

CAREFUL SCHOOL-FIRST

PHP 120,000

GBP 1,417 USD 1,919 EUR 1,655
AUD 2,679 CAD 2,665

COMFORTABLE

PHP 180,000

GBP 2,126 USD 2,879 EUR 2,482
AUD 4,019 CAD 3,997

PREMIUM + SUPPORTED

PHP 300,000

GBP 3,543 USD 4,798 EUR 4,137
AUD 6,699 CAD 6,662

Your monthly family budget

Research in local currency first; conversions are planning estimates

Budget line	Worked PHP	Your monthly quote	Source / date
Rent	45,000	_____	_____
School fund	50,000	_____	_____
Groceries	28,000	_____	_____
Utilities + internet	10,000	_____	_____
Transport	16,000	_____	_____
Health + insurance	10,000	_____	_____
Help / childcare	8,000	_____	_____
Activities + travel	13,000	_____	_____
MONTHLY TOTAL		_____	Keep annual school bills on the cash-flow calendar

First-year setup - keep this outside the monthly total

Rental PHP 120k-300k | School PHP 80k-500k+ | Arrival + transport PHP 120k-500k+

MY SETUP FUND: _____

MOVE-DATE RATE: _____

Before a material payment

- ☐ Confirm the provider, price and refund terms
- ☐ Keep the invoice in its contract currency
- ☐ Test school, home and weekday journey together
- ☐ Recheck insurance, visa and emergency access

Emergency contingency

PHP 540,000 plus international flights

Hold this outside deposits and prepaid tuition. Add return flights and family-specific medical or visa risk.