



THE 12-MONTH PLAN

The Full-Time RV *Launch Checklist*

Every decision, task and test before you move into an RV, in the order that saves the most stress and money. Print it, tick it off, and launch with confidence.

12-month countdown

Budget worksheets

Inspection checklist

Weights worksheet

Power & internet planner

Maintenance calendar

Welcome, and how to use this planner

START HERE



Moving into an RV is hundreds of small decisions, and the order you make them in matters. Buy the rig before you know your budget and you may overspend. Pick a domicile before checking health insurance and you may be stuck with a thin network. This planner puts every step in a sensible order, so each decision makes the next one easier.

Work through it at your own pace. Tick boxes as you go, fill in the worksheets with real quotes, and use the free calculators at freedomroadliving.com/tools/ whenever a page points to one. Nothing here replaces professional advice, but it will make sure you ask the right questions. **Jeremy Jarvis**, Founder and Editor

What is inside

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"Plan the money, keep a backup for anything that matters, and slow down. Those three habits solve most RV problems before they start."

Tick as you go

Every square is one task. Done is better than perfect: a ticked box today beats a perfect plan next year.

Use real numbers

Fill worksheets with quotes for your own insurance, campgrounds and phone plans, not someone else's averages.

Revisit monthly

Plans change. Re-check the countdown each month and move tasks forward if your launch date moves.

01. Your 12-month launch countdown

MONTHS 12 TO 4

Twelve months is a comfortable runway. If your timeline is shorter, do the same steps in the same order and compress the gaps.

12 TO 10 MONTHS OUT

Decide and test

- ☐ Write down why you want this life and what success looks like after one year
- ☐ Agree on travel pace, budget and deal-breakers with everyone coming along
- ☐ Book a trial: rent an RV or stay a week or more at an RV park
- ☐ Start tracking your current monthly spending, category by category
- ☐ Read up on domicile states and mail forwarding (page 12)

9 TO 7 MONTHS OUT

Money and income

- ☐ Draft two budgets: a "moving" month and a "staying put" month (page 10)
- ☐ Confirm remote work approval in writing, or plan your road income
- ☐ Set your target emergency fund and start building it (page 11)
- ☐ Get pre-approved for an RV loan if you will finance; compare total interest
- ☐ Decide what happens to the house: sell, rent or keep

6 TO 4 MONTHS OUT

Choose and buy the rig

- ☐ Shortlist RV types that fit your travel style (page 6)
- ☐ Check payload, cargo capacity and tow ratings before falling in love (page 8)
- ☐ Inspect in person with water and power connected (page 7)
- ☐ Consider an independent inspection for a used RV
- ☐ Get full-time RV insurance quotes before you sign
- ☐ Start downsizing: one room or category per week (page 9)

Tip: The free RV Life Plan Builder turns seven quick answers into a personal step-by-step roadmap with the right tools and guides.

01. Countdown, continued

MONTH 3 TO LAUNCH DAY

3 TO 2 MONTHS OUT

Set up the systems

- ☐ Choose a domicile and sign up for mail forwarding
- ☐ Plan health coverage that works where you will travel
- ☐ Build your internet setup with a backup on a different network (page 13)
- ☐ Size batteries, solar and generator from your daily watt-hours (page 13)
- ☐ Buy essential hookup, leveling and safety gear (page 14)
- ☐ Practice hitching, backing and dumping tanks in a quiet lot

1 MONTH OUT

Paperwork and people

- ☐ Update license, registration and voter registration in your new state
- ☐ Move bills and statements to paperless
- ☐ Set up prescription refills and telehealth options
- ☐ Scan important documents and store copies securely
- ☐ Book your first two weeks of campgrounds, close to home
- ☐ Choose a check-in contact and share your plans with them

FINAL TWO WEEKS

Shakedown

- ☐ Spend at least two nights in the RV in your driveway or nearby
- ☐ Run every appliance, the water heater, furnace and air conditioning
- ☐ Weigh the loaded rig at a truck scale
- ☐ Check tire pressures and date codes
- ☐ Make a list of anything that failed and fix it before leaving

LAUNCH DAY

Roll out calmly

- ☐ Use the departure checklist (page 15), then walk around one more time
- ☐ Plan a short first drive, under three hours, and arrive in daylight
- ☐ Stay put for a few nights to settle in before moving on
- ☐ Celebrate. You did the hard part.

02. Readiness self-check and trial run

DECIDE

Score each statement from 1 (not at all) to 5 (completely). There is no pass mark. Low scores simply show where to plan more carefully or test more before you commit.

Statement	Score 1 to 5
I am comfortable living in a small space with less stuff.	
Everyone coming along wants the same pace and style of travel.	
My income will continue on the road, or my savings cover the plan.	
I can handle basic maintenance or am willing to learn.	
I have an emergency fund, or a plan to build one before launch.	
I am comfortable driving or towing a large vehicle.	
I have a plan for health care away from home.	
I can stay flexible when plans, weather or repairs change things.	
I have a plan for pets, kids or family responsibilities.	
I know what I will do with my house and belongings.	

Trial run log

What to notice	Notes from your trial
Storage: where did you run out of space?	
Sleep: how did the bed feel after several nights?	
Work: was the workspace and signal good enough?	
Chores: dumping, leveling, hookups. Easy or stressful?	
Together time: how did the shared space feel?	
Must-haves you discovered for your own rig	

03. Choosing the right rig

CHOOSE

Your RV is your home, office and vehicle. Choose it for daily living, not for a weekend away.

Type	Strengths	Trade-offs	Often suits
Fifth wheel	Space, storage, residential feel	Needs a capable pickup and careful payload math	Couples and families staying weeks at a time
Class A	Large living space, easy setup	Higher cost; most owners tow a car	Long stays, people who dislike hitching
Class C	Easier to drive; cab-over bed	Less storage than a Class A	Smaller households, moderate travel
Travel trailer	Wide price range; unhitch to explore	Often lighter construction	Budget-minded travelers with a tow vehicle
Camper van	Go almost anywhere, easy parking	Very tight for full-time living	Solo travelers, frequent movers

Must-haves for full-time living

- ☐ A bed you sleep well on (measure the platform)
- ☐ A real workspace if you work online
- ☐ Enough cargo capacity for full-time gear
- ☐ Tank sizes that suit how long you boondock
- ☐ Insulation for the climates you will visit
- ☐ Enough seating for everyone at once

Questions to ask the seller

- ☐ Has the roof ever leaked? When was it last resealed?
- ☐ How old are the tires (check the date codes)?
- ☐ Any open recalls? (check by VIN yourself)
- ☐ What maintenance records exist?
- ☐ Has it been used full-time before?
- ☐ Was it stored covered or outdoors?

New vs used

- ☐ Compare first-three-year depreciation
- ☐ Compare warranty coverage and its exclusions
- ☐ Budget for repairs on older units
- ☐ Price the total cost, not just the payment

My shortlist

Tip: The free RV Purchase Affordability Calculator and RV Loan Payment Calculator show what a rig really costs per month.

04. Inspection checklist

BEFORE YOU SIGN

Inspect with water and power connected, in daylight, and take your time. Photograph anything you are unsure about. For a used RV, an independent inspector is worth considering.

Exterior and roof

- ☐ Roof membrane: cracks, soft spots, bubbling
- ☐ Sealant around vents, skylights and edges
- ☐ Sidewall delamination (ripples or bulges)
- ☐ Window and door seals
- ☐ Slide-out seals and wipers
- ☐ Awning fabric and arms
- ☐ Underside: rust, damage, hanging wires

Tires, brakes and chassis

- ☐ Tire date codes and tread depth
- ☐ Sidewall cracking
- ☐ Spare tire condition
- ☐ Brake and running lights
- ☐ Hitch, coupler or kingpin condition
- ☐ Engine and generator service records
- ☐ Leveling jacks and stabilizers

Water and plumbing

- ☐ Water pump runs and holds pressure
- ☐ No leaks under sinks and around the toilet
- ☐ Water heater on both gas and electric
- ☐ Tank sensors read correctly
- ☐ Dump valves open and close smoothly
- ☐ Look for stains or soft floor near plumbing

Electrical and appliances

- ☐ Shore power, battery and generator modes
- ☐ Converter or inverter charges the batteries
- ☐ Fridge cools on every power source
- ☐ Furnace and air conditioner run
- ☐ Stove, oven and microwave work
- ☐ Outlets, lights and fans all work

Interior

- ☐ Musty smell or ceiling stains (water damage)
- ☐ Soft floor spots, especially near doors and slides
- ☐ Cabinet doors and latches hold while driving
- ☐ Bed, seating and dinette condition

Safety

- ☐ Smoke, CO and propane detectors present and working
- ☐ Fire extinguisher present and in date
- ☐ Emergency exit window opens
- ☐ Propane system has no smell of leaks

Tip: The interactive New RV Inspection Checklist on our site works on your phone while you walk the RV.

05. Towing and weights worksheet

STAY WITHIN RATINGS

Find each rating on the vehicle's door-jamb label, the RV's weight label and in the owner's manuals. Your safe limit is always the lowest rating in the chain, never the highest.

Rating	What it means	Your number
GVWR (tow vehicle)	Maximum loaded weight of the truck or car	
GVWR (RV or trailer)	Maximum loaded weight of the RV	
GCWR	Maximum combined weight of vehicle and trailer	
Payload	What the tow vehicle can carry, including people and tongue weight	
Towing capacity	Maximum trailer weight the vehicle can pull	
Hitch receiver rating	Maximum trailer and tongue weight for the receiver	
Ball and coupler ratings	Each part has its own limit	
Axle ratings (GAWR)	Maximum weight on each axle	
Cargo capacity (CCC)	What you can add to the RV: water, gear, food, people	

Tongue weight check

For a conventional travel trailer, aim for roughly 10 to 15 percent of the loaded trailer weight on the hitch. Fifth wheels carry a larger share on the pin.

Loaded trailer weight _____

Measured tongue weight _____

Percentage _____

Before the first tow

- ☐ Load heavy items low and over the axles
- ☐ Weigh the loaded rig at a truck scale
- ☐ Set up weight distribution and sway control
- ☐ Install and test the brake controller
- ☐ Check safety chains and breakaway cable
- ☐ Recheck tire pressures cold

Tip: The free Tongue Weight Calculator and RV Weight and Payload Worksheet do this math for you.

06. Downsizing plan

KEEP, STORE, SELL, DONATE

Downsizing takes longer than most people expect. Start early, work one room or category per week, and decide each item's fate once.

Room or category	Keep	Store	Sell	Donate	Done
Kitchen and dining					
Clothing and shoes					
Furniture					
Tools and garage					
Books, media and hobbies					
Paperwork and keepsakes					
Electronics					
Outdoor and sports gear					

Smart downsizing rules

- ☐ Keep items you use weekly, not "someday"
- ☐ Choose multi-use items over single-use gadgets
- ☐ Photograph sentimental items before letting go
- ☐ Price storage units against simply replacing items later
- ☐ Pack a test load and check RV cargo capacity

Go digital

- ☐ Scan IDs, titles, insurance and medical records
- ☐ Store copies in an encrypted cloud folder
- ☐ Keep originals with a trusted person or in secure storage
- ☐ Move bills and statements to paperless
- ☐ Set up password manager and two-factor recovery codes

07. Monthly budget worksheet

PLAN THE MONEY

Fill in real quotes, not averages. Your travel pace changes the answer more than anything else, so build one budget for a "moving" month and one for a "staying put" month. The difference shows your biggest lever.

Category	What to include	Moving month	Staying month
Campgrounds	Nightly, weekly or monthly rates; memberships		
Fuel	Planned miles, divided by your real mpg, times fuel price		
Propane and generator fuel	Heating, cooking, hot water, generator hours		
RV and vehicle payments	Loan payments, or zero if paid off		
Insurance	Full-time RV, tow vehicle or car		
Health insurance and care	Premiums, prescriptions, out-of-pocket		
Internet and phone	Two carrier plans, satellite, equipment		
Maintenance reserve	Tires, roof sealant, appliances, service		
Groceries and household	Food, laundry, toiletries, cleaning		
Dining and entertainment	Meals out, park passes, tours, subscriptions		
Mail and paperwork	Mail service, registration, licenses		
Storage unit	If you keep belongings in storage		
Pets	Food, vet, pet-friendly site fees		
Emergency fund deposit	Until the fund reaches your target		
Total per month			
Monthly income	After tax		

Tip: Run these numbers through the free Full-Time RV Budget Calculator, Campground Cost Calculator and RV Fuel Cost Calculator. They show their working and never store your entries.

o8. Startup costs and reserves

FUND BEFORE YOU GO

One-time costs are the reason many carefully planned budgets feel short in month one. List them separately and fund them before launch day.

One-time cost	Notes	Estimate	Funded
RV purchase or down payment	Plus loan fees, if financed		
Taxes, title and registration	In your new domicile state		
Independent inspection	Used RVs especially		
Hitch, weight distribution, brake controller	Towables only		
Hookup and leveling gear	Hoses, surge protector, blocks, chocks		
Power upgrades	Batteries, solar, inverter, generator		
Internet equipment	Hotspot, router, booster, satellite		
Domicile and mail setup	Mail service, license, paperwork		
Household setup	Bedding, kitchen, storage organizers		
Total startup			

Maintenance reserve

Add a set amount every month, even when nothing breaks. Repairs arrive on their own schedule, and a reserve turns them into planned withdrawals.

Monthly deposit _____

Emergency fund

For what a reserve cannot cover: a major repair, a medical bill, hotel nights while the RV is in the shop, or a sudden trip home.

Target amount _____

Tip: Size your fund with the free RV Emergency Fund Calculator, and compare RV life with your current home costs in the RV vs House Cost of Living Comparison.

09. Domicile, mail, insurance and health

Without a house you still need a legal home state for licenses, registration, insurance, taxes and voting. Choose it with health coverage in mind, not taxes alone.

Domicile

- ☐ Compare states on taxes, insurance and vehicle rules
- ☐ Check health plan networks outside the state
- ☐ Check vehicle inspection and registration rules
- ☐ Check jury duty and voting procedures
- ☐ Ask a tax professional about leaving your old state

Mail

- ☐ Choose a mail service with an address your state accepts
- ☐ Use USPS forwarding only as a temporary bridge
- ☐ Update banks, cards, insurers and employers
- ☐ Plan how to receive packages on the road
- ☐ Set up mail scanning if offered

Insurance

- ☐ Get full-time RV insurance (not just recreational)
- ☐ Check personal belongings and liability coverage
- ☐ Add RV-specific roadside assistance
- ☐ Insure the tow vehicle or toad properly
- ☐ Keep digital and paper proof of insurance

Health

- ☐ Choose a plan that works where you will travel
- ☐ Set up mail-order or chain pharmacy refills
- ☐ Find telehealth options
- ☐ Carry a list of medications and allergies
- ☐ Know where urgent care is at each stop

My paperwork record

Domicile state	
Mail service and address	
RV insurer and policy	
Roadside assistance	
Health plan	

General information only, not legal, tax or insurance advice. Rules change, so verify with official agencies and qualified professionals.

10. Power and internet planner

STAY POWERED AND ONLINE

Know your daily energy use first, then size batteries, solar and generator from that number. Device labels list watts; multiply by hours of use to get watt-hours.

Device	Watts	Hours per day	Watt-hours per day
Refrigerator (12V or residential)			
Laptops and monitors			
Router, hotspot, satellite dish			
Lights and fans			
Water pump and furnace fan			
Phones, tablets, cameras			
Coffee maker, microwave, other			
Daily total			

Power checklist

- ☐ Size batteries by usable capacity, not the label
- ☐ Size solar for the season you camp in
- ☐ Size the inverter for loads you run at the same time
- ☐ Plan generator use around posted quiet hours
- ☐ Use a surge protector at every pedestal
- ☐ Know whether your RV is 30 or 50 amp

Internet checklist

- ☐ Primary connection plus a backup on a different network
- ☐ Check coverage maps along your route
- ☐ Add a cell booster for fringe areas
- ☐ Consider satellite for remote camping
- ☐ Tie it together with a mobile router
- ☐ Test speeds before important calls

Tip: The free Battery Runtime Calculator, RV Solar Sizing Calculator, Internet Redundancy Planner and Remote-Work Data Usage Calculator answer most of these in minutes.

11. Essential gear checklist

BUY WHAT MATTERS FIRST

Buy hookup, leveling and safety gear before anything decorative. Everything else can wait until you know how you actually live on the road.

Hookups

- ☐ Surge protector (30 or 50 amp to match your RV)
- ☐ Power adapters (30 to 50 amp, 15 to 30 amp)
- ☐ Drinking-water hose
- ☐ Water pressure regulator
- ☐ Water filter
- ☐ Sewer hose, elbow and support
- ☐ Disposable gloves for dumping

Leveling and stability

- ☐ Leveling blocks or ramps
- ☐ Wheel chocks
- ☐ Bubble level or digital level
- ☐ Stabilizer pads
- ☐ Tongue jack pad (towables)

Safety

- ☐ Smoke, CO and propane detectors (tested)
- ☐ Fire extinguishers: kitchen, bedroom, door
- ☐ First-aid kit
- ☐ Tire pressure monitoring system
- ☐ Flashlights and headlamps
- ☐ Road flares or reflective triangles

Tools and spares

- ☐ Basic tool kit and socket set
- ☐ Tire pressure gauge and air compressor
- ☐ Fuses and spare bulbs
- ☐ Roof and seal repair tape and sealant
- ☐ Duct tape, zip ties, work gloves
- ☐ Multimeter

Comfort and kitchen

- ☐ Nesting cookware and unbreakable dishes
- ☐ Collapsible storage bins
- ☐ Mattress topper
- ☐ Outdoor mat and camp chairs

Office

- ☐ Hotspot or mobile router
- ☐ Portable monitor
- ☐ Surge-protected power strip
- ☐ Noise-canceling headset

Tip: The interactive RV Starter Gear Checklist on our site covers these essentials, and our guides explain each item.

12. Setup, travel day and first week

ROUTINES

Routines prevent the classic mistakes: driving off with a jack down, a cord still plugged in or a step extended. Use these lists every time until they become habit.

Arrival and setup

- ☐ Arrive with daylight to spare
- ☐ Walk the site: branches, posts, slope, hookups
- ☐ Level side to side, chock, then front to back
- ☐ Lower stabilizers only after leveling
- ☐ Test the pedestal, then plug in through the surge protector
- ☐ Connect water through a regulator and filter
- ☐ Open slides, then the awning if weather allows

Departure

- ☐ Secure loose items, cabinets and the fridge door
- ☐ Retract awning, then slides
- ☐ Dump tanks: black first, then gray
- ☐ Disconnect and stow power, water and sewer
- ☐ Raise all jacks and stabilizers; retract steps
- ☐ Close roof vents and antenna
- ☐ Walk around once more before driving

Travel day (towables)

- ☐ Coupler locked and pinned
- ☐ Safety chains crossed under the coupler
- ☐ Breakaway cable attached
- ☐ Lights and brakes tested with a helper
- ☐ Tire pressures checked cold
- ☐ Chocks removed and stowed

Your first week

- ☐ Stay close to home for the first trip
- ☐ Keep travel days short
- ☐ Stay put several nights at each stop
- ☐ Write down what you use and what you never touch
- ☐ Note anything that rattles, leaks or fails
- ☐ Schedule a fix-it day at the end of week one

Tip: The free Travel Day Planner helps you plan drive times and stops for each travel day.

13. Maintenance and emergency info

KEEP IT RUNNING

How often	Task	Last done
Every travel day	Tire pressures, lights, hitch, walk-around	
Monthly	Test smoke, CO and propane detectors; check battery water (lead-acid); inspect seals after rain	
Every 3 months	Inspect roof and sealant; lubricate slides and steps; clean AC filters; exercise the generator	
Every 6 months	Inspect brakes and bearings per manual; flush water heater; check awning; sanitize fresh tank	
Yearly	Propane system check; engine and generator service; reseal roof as needed; check tire ages	

Always follow your RV, chassis and appliance manufacturers' schedules. The free RV Maintenance Tracker helps you plan these jobs.

Emergency information

RV make, model, year

VIN

License plate

Roadside assistance #

Insurance policy #

Check-in contact

Medical notes

Keep learning, free

RV Life Plan Builder

Full-Time RV Living guide

Cost of full-time RVing

Domicile and mail forwarding

How to dump RV tanks

Free ebook: The Freedom Road Handbook

All 29 free RV tools

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