TU **Tijuana Unlocked**

CROSS-BORDER LIVING · FREE MOVE PLANNER

The Tijuana Move Cost Planner

Build a real monthly budget for your move to Tijuana, **before you sign a lease, not after.**

WHAT'S INSIDE

- → Typical Tijuana price ranges for every line item
- → Move-in, setup, school, pet & emergency planning
- → Dead hours vs usable hours, so you can price the commute
- → A final summary that shows the true monthly number

Start with estimates. Replace them with real numbers as you visit rentals and test your commute.

START HERE

How to Use This Planner

This worksheet is not about guessing the perfect number from a distance. It is about forcing yourself to think through the real costs before the move gets emotional.

Fill it out in three passes

01
First pass
Rough estimates based on what you know now.

02
Second pass
Updated numbers after viewing rentals and testing the commute.

03
Third pass
Final numbers before you sign a lease.

ON RANGES

Each table includes 2026 ballpark ranges in U.S. dollars from current cost-of-living data — starting points, not quotes. Prices swing by neighborhood, season (summer A/C), and the dollar-to-peso rate (roughly 17–18 pesos = $1 in mid-2026). Always confirm with a real landlord, school, or provider before you rely on a number.

Before you trust the budget

- [ ] Run the commute at the real time of day you would actually cross
- [ ] Confirm utilities and how they are billed before signing
- [ ] Ask how water, gas, internet, and trash actually work
- [ ] Budget for both Mexico and United States expenses
- [ ] Keep emergency money separate from move-in money
- [ ] Do not spend your entire cushion on furniture and setup

Notes

What worries you most about the cost of the move?

What number would make this move feel safe instead of stressful?

RECURRING COSTS

Core Monthly Expenses

These recurring costs usually determine whether the move actually works. Ranges are typical 2026 Tijuana figures in USD per month.

EXPENSE	TYPICAL TJ RANGE	YOUR ESTIMATE	CONFIRMED
Rent	$500 – $1,600	$	$
Utilities (electric, water, gas, trash)	$40 – $150	$	$
Internet	$25 – $45	$	$
Cell phone	$15 – $45	$	$
Groceries	$250 – $600	$	$
Drinking water (garrafones)	$10 – $25	$	$
Gasoline	$100 – $250	$	$
Car insurance (Mexican + U.S.)	$40 – $120	$	$
Toll roads	$0 – $60	$	$
Border crossing / SENTRI	~$2 (SENTRI)	$	$
Parking	$0 – $60	$	$
Household supplies	$30 – $80	$	$
Streaming / subscriptions	$15 – $50	$	$
Bank / ATM / currency fees	$5 – $40	$	$
Repairs / maintenance	$20 – $100	$	$
Trips back to San Diego / the U.S.	$50 – $200	$	$
Core monthly subtotal		$	$

TIP SENTRI is $120 per person for a 5-year membership — just a few dollars a month once spread out, but it changes your commute completely. Standard border crossing is free.

ONE-TIME COSTS

Move-In & Setup Costs

The first month is rarely just rent — this is where people get surprised. Ranges below are typical one-time costs in USD.

EXPENSE	TYPICAL TJ RANGE	YOUR ESTIMATE	CONFIRMED
Deposit (often 1 month's rent)	$500 – $1,600	$	$
First month's rent	$500 – $1,600	$	$
Rental policy / aval (póliza jurídica)	$100 – $400	$	$
Immigration / residency fees	$150 – $450	$	$
Furniture	$500 – $3,000	$	$
Appliances (fridge, stove, washer)	$400 – $1,500	$	$
Kitchen supplies	$100 – $400	$	$
Cleaning supplies	$30 – $80	$	$
Water dispenser / first garrafones	$20 – $60	$	$
Fans / small appliances	$50 – $200	$	$
Basic tools	$30 – $120	$	$
Locks / safety upgrades	$30 – $150	$	$
Moving truck / movers	$150 – $800	$	$
Storage, if needed	$30 – $100	$	$
Utility & internet setup	$20 – $150	$	$
Pet deposit, if applicable	$0 – $200	$	$
School enrollment (inscripción)	$100 – $800	$	$
Move-in & setup subtotal		$	$

TIP Many landlords require a local guarantor (fiador) or a paid rental policy in place of one. Ask early — it can decide which rentals you actually qualify for.

IF THEY APPLY TO YOU

Family, School, Pet & Lifestyle

These may not apply to everyone, but if they apply to you, they are not optional. Ranges are typical monthly figures in USD unless noted.

EXPENSE	TYPICAL TJ RANGE	YOUR ESTIMATE	CONFIRMED
School tuition (private / bilingual, per child)	$150 – $500	$	$
School supplies & books	$30 – $120	$	$
Uniforms	$50 – $150	$	$
After-school care	$50 – $200	$	$
Childcare / preschool	$50 – $390	$	$
Healthcare / private insurance	$50 – $150	$	$
Medication	$10 – $100	$	$
Dental care	$25 – $80	$	$
Spanish lessons / tutoring	$0 – $200	$	$
Pet food	$20 – $60	$	$
Veterinary care	$20 – $60	$	$
Grooming	$15 – $40	$	$
Eating out / convenience meals	$80 – $300	$	$
Entertainment / local life	$30 – $150	$	$
Family visits	Varies	$	$
Family / school / pet / lifestyle subtotal		**$**	**$**

TIP Many private clinics and dentists in Tijuana cost a fraction of U.S. prices — a real reason people make the move. Confirm what your situation actually needs before counting on the savings.

THE PART THAT PROTECTS THE MOVE

Emergency Margin & Backup Plan

If you have no emergency margin, the move becomes fragile. A common target is **3 months of your total monthly cost**, kept untouched.

Emergency funds to prepare

FUND	TARGET	SET ASIDE
Vehicle emergency	$	$
Medical emergency	$	$
Family emergency	$	$
Temporary lodging	$	$
Emergency trip to the United States	$	$
Lost work time	$	$
Unexpected school or repair cost	$	$
Document or legal help	$	$
Backup childcare / pet care	$	$
Emergency margin target	$	$

Backup plan questions

Where would you stay if the rental did not work out?

Who could help you in Mexico?

Who could help you in the United States?

How would you handle a vehicle problem?

How would you handle a medical issue?

What is your exit plan if the move is not working?

HARD-WON LESSONS

Smart Moves for Cross-Border Life

Small decisions that quietly make or break the budget. None of these cost much — skipping them does.

01 Test the commute, not the map

A 20-minute drive can be a 2-hour border wait. Cross at the exact day and time you would commute, both directions, before you trust any rental's location. SENTRI or a Ready Lane document changes this math more than almost anything else.

02 Keep one foot in each banking system

Hold a U.S. account and a Mexican account, and watch ATM and currency-conversion fees — they quietly add up. Pay pesos for peso costs and dollars for dollar costs.

03 Confirm how utilities really work

Electricity (CFE) is billed every two months and spikes with summer A/C. Gas may be a tank (estacionario) you refill, water can be intermittent, and trash varies by colonia. Ask the landlord and a neighbor before you sign.

04 Don't drink the tap water — budget garrafones

Households run on 5-gallon garrafones for drinking and cooking. It's cheap, but it's a real recurring line and a delivery routine to set up in your first week.

05 Get the right insurance before you drive

U.S. auto policies generally aren't valid in Mexico — you need Mexican liability coverage to drive legally. Sort this out before moving day, not at the border.

06 Visit schools in person and ask about all the fees

Private and bilingual schools charge inscripción (enrollment) plus monthly colegiatura, then uniforms, books, and supplies on top. Tour during a school day and get the full fee schedule in writing.

07 Sort your immigration status early

Living in Mexico long-term usually means temporary residency, with its own paperwork, fees, and timeline — sometimes started at a consulate before you move. Don't let it stall everything else.

08 Protect the cushion

Furnishing a place is exciting and easy to overspend on. Keep move-in money and emergency money in separate buckets, and don't let setup costs eat the safety margin.

THE REAL NUMBER

Final Monthly Budget Summary

Use this page to see the real number. Do not judge the move only by rent.

CATEGORY	MONTHLY AMOUNT	NOTES
Core monthly expenses	$	
Family / school / pet / lifestyle	$	
Border / commute costs	$	
U.S. costs that continue after the move	$	
Emergency savings contribution	$	
Total estimated monthly cost	**$**	

Reality check

- [ ] The move still leaves breathing room each month
- [ ] The rental has been inspected carefully
- [ ] You understand the costs on both sides of the border
- [ ] The commute has been tested at real times
- [ ] Emergency money remains untouched after move-in
- [ ] You have a backup plan you could actually use

NEXT STEP

Update this planner as your numbers become real — after every rental visit, school tour, and test commute. A clean budget won't guarantee a perfect move, but it will keep you from making the move blind. More guides and tools at **TijuanaUnlocked.com**.

THE PART NOBODY COUNTS

What Your Commute Really Costs

Rent is only half the question. The other half is hours, and almost everybody misses this: not all commute hours cost the same. Some are gone for good. Some you get to keep.

DEAD HOURS · YOU CANNOT USE THESE		HOURS / WEEK	
Driving, both directions	eyes on the road		
Sitting in the border line	engine on, idle		
Parking, walking, waiting to start			
Dead hours per week			

USABLE HOURS · YOU KEEP THESE		HOURS / WEEK	
Bus, trolley, or train	you can work here		
Riding as a passenger	hands free		
Usable hours per week			

The real number

Dead hours per month	weekly total x 4.3		
Monthly time cost	x your hourly value		
Monthly rent savings	vs. the U.S. side		
REAL MONTHLY GAIN		$	

IF IT LOOKS BAD

You may not have a money problem. You may have a dead hours problem, and those convert: move closer to a crossing, walk instead of drive, or take transit on the far side. That does not shorten the trip. It lowers what the trip costs you.