

FREE PRINTABLE · COST OF LIVING

The Siargao cost-of-living checklist.

Verified 8 July 2026 · written from General Luna, Siargao · every figure is a 2026 range, nothing invented

A one-page, honest monthly budget for General Luna in 2026: what a month really costs, line by line, in ranges you can plan against. One choice moves your total more than everything else put together, and it is where you sleep.

Three realistic monthly budgets (2026)

TIER	PER MONTH	WHAT IT BUYS
Frugal	≈₱35,000–55,000	Budget room or monthly dorm, local food, own scooter, cafe wifi, light aircon
Comfortable	≈₱65,000–100,000	Private room or studio, mixed dining, scooter, coworking, moderate aircon, a weekly activity
Higher-end	₱120,000+	Villa or nice apartment, mostly restaurant dining, heavy aircon, private tours

Rent by room type (monthly, General Luna)

TYPE	MONTHLY (2026)	NOTE
Dorm bed (monthly)	≈₱9,000–15,000	Confirm the monthly discount directly
Budget private room / homestay	≈₱15,000–25,000	The island's biggest category
Mid-range room / studio	≈₱25,000–45,000	Where most working stays land
Villa / apartment	≈₱45,000–100,000+	Whole place; best value shared

The monthly cost checklist

- ☐ Food: carinderia meal ≈₱80–150, tourist cafe main ≈₱150–450, specialty coffee ≈₱120–180, home groceries ≈₱2,000–4,000 a week
- ☐ Scooter: ≈₱5,000–9,000 a month negotiated directly, plus fuel at ≈₱52–72 a litre
- ☐ SIM and data: SIM ≈₱40–50, monthly data from ≈₱500 for 20GB
- ☐ Coworking: ≈₱250 a day, or ≈₱2,500–7,000 a month for a membership
- ☐ Electricity: ≈₱1,500–3,000 with light aircon, ≈₱4,000–8,000+ with heavy aircon (the biggest hidden bill)
- ☐ Drinking water: a 5-gallon refill ≈₱15–30 (never drink the tap)
- ☐ Laundry: ≈₱50–90 a kilo, wash-dry-fold
- ☐ Surf and fun: a lesson ≈₱500–1,000 an hour, a joiner island-hopping day ≈₱1,500–1,900

Budget for a cash island

- General Luna has only a handful of ATMs, they are unreliable, and they run dry on weekends and holidays.
- Foreign cards are sometimes refused, with withdrawal fees around ₱200–250.
- Withdraw a buffer before you arrive or early in your stay, carry small bills, and set up GCash as a backup rather than your only plan.

Honest note: Every figure is a 2026 range, not a promise; imported goods and heavy aircon are the two budget-killers, and your room choice moves the total more than everything else. A monthly deal typically saves 50 to 70 percent over booking night by night.

Ready to make Siargao home?

Tuloy is nine private ensuite rooms in General Luna on a simple monthly rate from ₱35,000: Starlink with a PLDT fibre backup, a real desk, and a community already here. Book at tuloy.siargao.com/book.