

# ARBITRAGE CALCULATOR

The Math Behind Earning USD in the Philippines

Geographic arbitrage works because USD purchasing power in the Philippines is 3–5x what it buys in the US. This calculator shows you the exact math — what you need to earn, what you keep, and how fast you hit financial independence.

## THE CORE FORMULA

VARIABLE	FORMULA	EXAMPLE
USD Monthly Income	Your remote rate × hours/month	\$4,500 USD
PHP Equivalent	USD Income × 57 (exchange rate)	■256,500
Monthly Expenses (PH)	Rent + Food + Transport + Fun	■45,000–■75,000
Monthly Surplus	PHP Equivalent – Expenses	■181,500–■211,500
Annual Savings (USD)	Surplus × 12 ÷ 57	\$38,210–\$44,526
FIRE Number (25x)	Target annual spend × 25	\$337,500 USD
Years to FIRE	FIRE Number ÷ Annual Savings	7.6–8.8 years

## SALARY TIER BREAKDOWN

What different USD income levels actually mean when you're based in Manila:

MONTHLY USD	ANNUAL USD	PHP/MONTH	LIFESTYLE TIER	YEARS TO FIRE
\$1,500	\$18,000	■85,500	Budget Nomad	12–15 yrs
\$2,500	\$30,000	■142,500	Comfortable Remote	9–11 yrs
\$4,000	\$48,000	■228,000	Expat Comfortable	7–9 yrs
\$6,000	\$72,000	■342,000	Premium Lifestyle	5–7 yrs
\$10,000	\$120,000	■570,000	Wealth Builder	3–5 yrs
\$15,000+	\$180,000+	■855,000+	Galaxy Mode	1–3 yrs

## COST OF LIVING BREAKDOWN — MANILA/CEBU/DAVAO

EXPENSE	BUDGET	MID	COMFORT
Rent (1BR apt)	■12,000	■22,000	■40,000
Food (home cook + dine)	■8,000	■15,000	■25,000
Transport (grab/transit)	■2,000	■4,000	■8,000
Utilities (elec + water + gas)	■3,500	■5,000	■7,000
Internet (home + mobile)	■2,500	■3,500	■5,000
Entertainment / Leisure	■2,000	■6,000	■15,000
Health Insurance	■1,500	■3,000	■5,000
Gym / Wellness	■500	■2,000	■4,000
<b>TOTAL / MONTH</b>	<b>■32,000</b>	<b>■60,500</b>	<b>■109,000</b>
<b>TOTAL / MONTH (USD)</b>	<b>~\$561</b>	<b>~\$1,061</b>	<b>~\$1,912</b>

## THE ARBITRAGE ADVANTAGE — US vs PHILIPPINES

SCENARIO	US (Austin, TX)	PHILIPPINES (Manila)	ADVANTAGE
Monthly Rent 1BR	\$1,800	■22,000 (~\$386)	4.7x cheaper
Monthly Food	\$800	■15,000 (~\$263)	3.0x cheaper
Monthly Transport	\$450	■4,000 (~\$70)	6.4x cheaper
Total Monthly Burn	~\$3,800	~\$800	4.75x cheaper
Needed Salary (break-even)	\$45,600/yr	\$9,600/yr	Save \$36k/yr
On \$60k USD remote salary	Save ~\$14,400	Save ~\$50,400	+\$36,000/yr

Get the full interactive spreadsheet version + weekly arbitrage market data → [galaxybuilt.dev/newsletter](https://galaxybuilt.dev/newsletter)