

Details concerning the retreat expenses and timing are as follows...

The retreat will take place in three segments of 12 months as follows. Each month of retreat is currently set to cost \$1,200 for a total of \$14,400/year. Additionally at the beginning of retreat there are various expenses for robes, books (about US\$2,000), ritual items and so on:

The first segment is from September 1, 2024 to August 31, 2025 after which there is a one-year break.

The second segment goes from September 1, 2026 to August 31, 2027 after which there is another one-year break.

The third and final year of retreat starts September 1, 2028 and finishes August 31, 2029.

My financial situation is not great for someone of my age though it could definitely be worse! Additionally, I have no profession (see CV/resumé for details) that I can return to in the two years between retreat segments. Age is another factor in making it difficult to get decent work.

My monthly income is about \$125/month from a website I built a few years ago. Until the beginning of April 2024 I am working at Dorje Denma Ling in Nova Scotia earning approximately CAD\$1,600/month after tax. After that I'm not sure of my income source. I have no pension income or sponsorship income as yet.

I feel it is important that I retain my savings instead of use them for retreat since I will likely need the savings to support myself during the in-between years during the three-year retreat.

So far I haven't attempted to find sponsorship or support for retreat expenses other than through this application.

Assets:

Total savings after subtracting debt = \$74,274

Car value = \$1,900

Other assets: laptop, smartphone, clothes, knickknacks

I don't own, or co-own any real estate.