

BUDGET TRAVEL BIBLE

HOW TO TRAVEL THE WORLD
MORE FOR LESS



Indigo Sahara

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BUDGET TRAVEL BIBLE

HOW TO TRAVEL THE WORLD
MORE FOR LESS

Indigo Sahara

YOUR BUDGET TRAVEL

INSTRUCTOR



INDIGO SAHARA

TRAVEL EXPERT

With a master's degree in global leadership, Indigo is eager to educate others in cultural competence and make travel accessible to all. She has explored 15+ countries, lived abroad twice, learned multiple languages and now desires to share her experiences in hopes of inspiring others to recognize the vitality of cultural competence through travel.

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A woman with long, wavy hair is standing in a tropical setting, surrounded by palm trees. She is wearing a white lace top and a long, flowing skirt with a floral pattern. The scene is brightly lit, suggesting a sunny day. A semi-transparent white box is overlaid on the image, containing a quote and the name 'ANONYMOUS'.

“

“We travel not to
escape life but for
life not to escape us.”

-ANONYMOUS

INTRODUCTION

Let me guess. **All you want to do is travel, but you feel stuck.**

You feel financially stuck in your job, physically stuck in your hometown and mentally stuck in the mundanity of the day-to-day.

You know that the world has more to offer, and you would do just about anything to **travel, experience new cultures** and **take a break from reality.**

But, there is a huge barrier keeping you from turning your travel dreams into reality: **money.**

I get it. I've been there.

I was fortunate enough to get a taste of the travel life when I was little. My dad was an airline pilot, and my mom made traveling a priority in our lives.

Whenever we had the opportunity to spend time with my dad traveling as a whole family, we took it.

Of course, this taste of travel instilled a love for cultural experiences in me that continues to flourish today.

Once I graduated high school, I had to figure out a way to fund my own travels if I wanted to continue experiencing the world. So, that's exactly what I did.

Through years of trial, error and information overload from reading too many travel blogs, I discovered the easiest, least overwhelming way to **travel on a budget without sacrificing any of the jaw-dropping nor luxurious experiences the world has to offer.**

And, I want to share this method with you.

The truth is, you have the choice to travel or not. You have control over whether or not you take advantage of the short time we have on this big Earth.

You have the ability to travel.

This also means that you have the responsibility to travel – to recognize this ability as a conscious choice and to **make the choice to prioritize travel in your life.**

Although you've doubted that a life full of frequent flights and cultural experiences was accessible to you, I'm here to assure you that becoming a world traveler is not only accessible to you but **realistic, easy, stress-free and affordable.**

You can either combine all of the budget travel tips in this book, or you can pick which tips to implement according to your unique needs and lifestyle desires.

Taking advantage of these guidelines has the potential to save you thousands – if not tens of thousands – of dollars and, therefore, allow you to **travel more frequently for less money.**

Welcome to the **Budget Travel Bible.**
Here's how to travel on a budget.

PART ONE

BUDGET TRAVEL BASICS

BUDGET TRAVEL MISCONCEPTIONS

key takeaways

- ✓ TRAVELING ON A BUDGET IS EASY
- ✓ TRAVELING ON A BUDGET IS NOT RESTRICTIVE
- ✓ YOU CAN STILL TRAVEL IN LUXURY ON A BUDGET
- ✓ TRIP PLANNING CAN BE EASY AND STRESS-FREE

The first key to traveling on a budget is to debunk the most common myths about budget travel. This will help unlock your own travel potential.

The people who spread the following lies about budget travel are the same people who never take vacations, are burnt out in their jobs and roll their eyes whenever you say you want to take more paid time off.

There is no truth behind what these people say. They are merely projecting their own self-limiting travel beliefs onto you. **Never take advice from people who aren't where you want to be.**

Misconception 1: Traveling on a budget is too hard.

"It's too complicated."

"It's too much work."

"It's not worth it."

I travel on a budget all the time. My entire life is proof that traveling on a budget is possible.

In the past calendar year, I've gone on 11 different trips. And this was a slow year of travel for me.

Not only is budget travel possible for everyone, but it's also **super easy if you know how to do it the right way** (which is what you'll learn throughout this book).

Misconception 2: Traveling on a budget is too restrictive.

“I like to splurge on vacation.”
“You’ll have to stay in hostels.”
“I don’t like to think about money on vacation.”

Truth: You can still **fly business class on a budget**. Likewise, you can **stay in 5-star hotels on a budget**. You can even indulge in delicious cultural foods, fun excursions and memorable souvenirs on a budget.

While most people believe that budgets restrict you from spending money, **budgets actually give you the felt freedom to spend money**.

Plus, if you budget for travel properly, you’ll end up being able to take **more trips to better places more often**.

Misconception 3: Planning a trip, on a budget or not, is too overwhelming.

“Trip planning is too stressful.”
“Trip planning makes me anxious.”
“I’d rather hire a travel agent.”

There are tons of decisions to make when it comes to travel – where to go, which airline to take, where to stay, etc. These decisions can be super overwhelming, especially to new travelers.

However, if you follow this guide step-by-step, you will be able to **plan an entire trip in one sitting**.

Zero stress. Zero overwhelm.

HOW TO BUDGET FOR TRAVEL IN YOUR SLEEP

key takeaways

- ✓ MAKE TRAVEL A FINANCIAL PRIORITY
- ✓ DETERMINE YOUR TRAVEL STYLE: BUDGET OR LUXURY?
- ✓ ADD A TRAVEL CATEGORY TO YOUR MONTHLY BUDGET
- ✓ SAVE 5-10% EACH MONTH FOR TRAVEL
- ✓ CREATE A SEPARATE SAVINGS ACCOUNT FOR TRAVEL
- ✓ AUTOMATE TRANSFERS INTO YOUR TRAVEL SAVINGS

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Make Travel A Priority In Your Monthly Budget

Here's a hard pill to swallow. **Only you have control over whether or not your budget allows for travel.**

This hard truth may sound intimidating at first, but don't get defensive quite yet. It's actually quite liberating.

You have the opportunity to **make the conscious decision to prioritize travel in your monthly budget** and, therefore, in your life.

How To Budget For Travel In 4 Easy Steps

1: Determine what kind of traveler you are and crunch your numbers.

Do you prefer to stay in hostels, or do you long for luxury? **Take an honest look at your travel style.**

This will be a key indicator as to how much money you should aim to save each month.

In order to set a **realistic travel budget**, you need to get a realistic idea of how much your travels cost. This requires three pieces of information: **how often you want to travel, where you want to travel and your travel style.**

Obviously, the more often you want to travel, the more money you will have to budget. Likewise, the more expensive your desired destinations cost, the more money you will have to budget.

Once you decide where you want to go, you can figure out the approximate cost of the trip with a few quick Google searches. You'll mainly want to look for average cost of food, accommodations, ground transportation, flights and desired activities (museums, tourist excursions, etc.).

Get a rough idea of how much your travels will cost. Exact numbers aren't necessary yet. Estimate.

You'll also want to consider what type of traveler you are. Are you a **luxury vacationer** who splurges on souvenirs and drinks? Are you a **budget backpacker** who doesn't mind crashing in a hostel?

Or, are you **somewhere in between?**

No type of traveler is better than another, but it's important to know what type of traveler you are, or want to be, nonetheless.

2: Add a travel category to your monthly budget.

Once you figure out a general cost breakdown of your future travels, it's time to **prioritize travel in your monthly personal budget.** If you do not prioritize travel in your budget every month, you will never actually save up enough to travel.

And, even if you do eventually save enough without properly budgeting, it might take you years to do so. You don't want to wait that long. Right?

In order to prioritize travel into your monthly finances, **create a separate "travel" category in your budget plan.**

Travel shouldn't just fall under your "fun money" category because you'll end up spending that money on an instant gratification like Starbucks or a new pair of shoes instead.

Of course, there's nothing wrong with spending fun money. My point is that, by nature, **we crave instant gratification**. So, if we are presented with an instantly gratifying item, we will often choose that item over waiting for what we really want. Separating travel from your "fun money" category basically eliminates this problem.

Here's a breakdown of an example personal budget that includes travel as a separate category.

Budget Category	Percentage Of Monthly Income
Housing	25%
Food	10-15%
Utilities	5-10%
Insurance	10-25%
Health	5-10%
Savings	10%
Giving	10%
Personal Spending ("Fun Money")	5-10%
Miscellaneous	5-10%
Travel	5-10%

As you can see, an ideal starting point is to **save 5-10% of your monthly income for travel**.

Obviously, the exact amount of money you save for travel each month will largely depend on your income, any debt you may have, where you want to travel, how soon you want to travel and your individual monthly basic necessity expenses. Always take your personal living situations into consideration and adjust as necessary.

Even if you can only contribute 1% of your monthly income toward your travel savings, **something is 100% better than nothing**.

3: Open a separate savings account for travel.

Once you rebuild your personal budget to include travel, **open a separate savings account for travel.**

The pros of having a separate travel savings account are three-fold:

- The urge to use your travel money to buy something else will be eliminated.
- You won't have to keep track of which dollars in your checking account are going toward travel.
- You'll actually start saving – and you'll see the savings grow fast.

Again, even if you transfer money into this savings account in tiny monthly increments, you will see **your funds grow shockingly fast** each month.

4. Automate monthly transfers to the savings account.

Right after you accomplish step three, **set up automatic transfers** with the proper money percentage into your new travel savings account every month.

With money-transfer automation, you will literally **save money for travel in your sleep.**

Moreover, you will no longer be tempted to spend the money that's building because **it isn't visibly sitting in your checking account anymore.**

Some employers have **paycheck deduction programs for travel** that do this too, so it may be worth looking into with your employer.

HOW TO EFFECTIVELY BUDGET EACH TRIP

key takeaways

- ✓ TRIP BUDGETS CAN BE BOTH EXCITING & REALISTIC
- ✓ DETERMINE YOUR TOTAL TRIP BUDGET
- ✓ DIVIDE THE TOTAL TRIP BUDGET INTO CATEGORIES
- ✓ EXPECT ACCOMMODATIONS TO BE YOUR BIGGEST EXPENSE
- ✓ TRANSPORTATION ONLY NEEDS 25% OF THE BUDGET
- ✓ TRACK YOUR EXPENSES ON EVERY TRIP

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Determine How Much Money You Can Put Toward Your Next Trip

Now that you're budgeting for your next trip passively, here's how to **create a trip budget that is both exciting and realistic.**

First, be realistic with what you can and can't afford. **How much do you have saved** as of today? **How much can you budget per month maximum** until your desired trip date?

There may be times in your life where you can't put more than \$200 total toward a trip, and there may be times where you can spend thousands. Pick a number that will serve as your starting trip budget.

Do not overthink this. Simply pick a number and stick to it.

Determine How Much Money You Still Need To Save

In the following chapters, you'll learn more about where and when

to travel on a budget, as well as how to make your trip as cheap as possible without sacrificing experience.

You'll definitely want to refer back to this section in the future when you know exactly where and when to travel.

But, for now, you probably have at least an idea of where you want to travel and how much it could cost you.

To determine how much money you still need to save before your departure, divide the estimated total trip cost (minus what you already have saved) by the number of months before your desired trip date.

This will give you **exactly how much you need to save each month** in order to travel to that specific destination by your desired date.

$\frac{(\text{Estimated Total Trip Cost}) - (\text{Amount Saved})}{(\text{Number Of Months Before Departure})}$	= Monthly Savings Toward Trip
---	----------------------------------

This simple equation will show you whether or not you can afford to take the trip by your desired trip date without going financially backwards. (I never recommend going into debt for a trip.)

This will also give you a good idea of whether you need to push the trip off another month or so in order to make the most out of the trip. Ultimately, the **more you're able to save, the more you will be able to do on your travels.**

Although, again, you'll learn in the next part of the book exactly how to travel as soon and as affordably as possible, so take this information lightly if you're reading for the first time.

Divide The Total Trip Budget Into Individual Trip Budget Categories

The following table tells you approximately how much you can expect to spend on your trip divided into separate categories.

Every destination will vary in price for each category (for example, buying food in Bali is a lot cheaper than buying food in Hawaii), but this is relatively what you can expect to spend – especially if you follow the budget travel guidelines from this book.

Expense	% Of Budget	\$ Of Budget	Actual Spent
Accommodations	45%		
Transportation	25%		
Food	15%		
Entertainment & Activities	10%		
Miscellaneous	5%		
Trip Total	100%		

Feel free to make photo copies of this table to fill out for all your future trips.

Finally, after you have your trip budget set, it's time to start planning your trip.

PART TWO

BUDGET TRAVEL PLANNING

WHERE TO TRAVEL ON A BUDGET

key takeaways

- ✓ SOME DESTINATIONS ARE CHEAPER THAN OTHERS
- ✓ USE GEOARBITRAGE
- ✓ 4 CHEAPEST REGIONS IN THE WORLD TO TRAVEL
- ✓ 30 CHEAPEST COUNTRIES IN THE WORLD TO TRAVEL

The very first step in planning any trip is deciding on the destination.

Obviously, there are endless places you could go, so, to narrow your decision down, here is something serious to consider: **some destinations are cheaper than others.**

Intro To Geoarbitrage

Now, **this doesn't necessarily mean you can't travel to dreamy tropical places**, such as Bora Bora or the Maldives, on a budget.

You certainly can. I have. You will learn how in the upcoming chapters.

However, it's good to know that **there are always cheaper alternatives.** This way, you can travel more often to more destinations.

Next, when I say that some destinations are "cheaper," I don't mean they're inherently worth less.

The trips to **these destinations just come out cheaper for most of us because our home country's currency is worth more than the destination's currency.**

This is a phenomenon known as geographic arbitrage, or **geoarbitrage.**

Basically, when you travel to these places, **you come out financially ahead** of where you would have been traveling in your own country or somewhere with a similar currency exchange rate.

For example, if you're looking for a dreamy tropical destination, consider visiting Bali, where you can **travel with a friend luxuriously for an entire month for less than \$2000 USD**, as opposed to Hawaii or somewhere else stateside.

Or, if you're dying to travel around Europe, check out countries like Albania or Portugal rather than the UK or Scandinavia.

Here is a list of some of the cheapest places to travel to inspire you.

4 Cheapest *regions* In The World To Travel

Central America
Eastern Europe
South America
Southeast Asia

30 Cheapest *countries* In The World To Travel

Albania
Bali (Indonesia)
Bosnia-Herzegovina
Bulgaria
Cambodia
China
Colombia
Costa Rica
Cuba
Czech Republic
Egypt
Greece
Guatemala
Hungary
India
Loas
Mexico
Myanmar
Nepal
Oman
Peru
Philippines
Portugal
Romania
South Africa
Sri Lanka
Thailand
Turkey
Uruguay
Vietnam

Didn't Find Your Dream Destination On The List?

Don't worry. **There are plenty of ways to travel to luxury destinations on a budget.**

Regardless of where you're traveling, you can find incredible deals – if not free deals – on flights, accommodations and more.

In fact, I once spent an entire week in a Bora Bora overwater bungalow, with flights and most food included, for \$2500 USD.

To give you an idea of how cheap this is, an average luxury trip to Bora Bora can cost anywhere between \$10,000-\$20,000 USD.

That's a 90% discount.

We'll talk more about this trip soon.

WHEN TO TRAVEL ON A BUDGET

key takeaways

- ✓ OFF-SEASON IS CHEAPEST, BUT SHOULDER SEASON IS BEST
- ✓ TUESDAY IS THE CHEAPEST DAY TO TRAVEL
- ✓ AVOID TRAVELING ON WEEKENDS, MONDAYS AND AROUND HOLIDAYS
- ✓ DON'T BE AFRAID TO TAKE RED-EYE FLIGHTS

Similar to the destination, when you travel also plays a large role in how much the trip will cost.

The season, day of the week and even time of day are all key factors to traveling on a budget.

Cheapest Season To Travel

Your destination's off-season is always going to be the cheapest season to travel.

You can find your destinations off-season with a quick Google search.

During the off-season, you can **expect both flights and accommodations to be cheaper.**

Furthermore, there are typically less tourists during the off-season, which means fewer lines, **fewer crowds** and more opportunities to experience the place.

However, there are a couple downsides to traveling during the off-season.

One, the off-season usually has the **worst weather** (e.g. rainy season, hurricane season, monsoon season, etc.).

Two, sometimes **local shops and attractions close** during the off-season.

So, **the overall best time to travel is during the destination's shoulder season, meaning the months between the off-season and busy season.**

That way, your **costs stay low**, likelihood of scoring **perfect weather** increases, **crowds stay thin** and **shops remain open.**

Cheapest Day Of The Week To Travel

In addition, the day of the week you travel can either make or break your budget by hundreds – if not thousands – of dollars.

Usually, Tuesday is the cheapest day of the week to travel.

Weekends (Friday through Sunday) are usually the most expensive days of the week to travel because people aren't working or in school.

Likewise, Mondays are usually pricier because people are starting their business trips for the week on Mondays.

Prices are also going to skyrocket on holidays and the weeks surrounding a holiday because people don't have to take off as much work or school to travel during these dates.

Plus, many people are trying to get home to their families, so ticket demand is higher.

Basically, **avoid holidays, weekends and Mondays** when choosing your trip start date.

Cheapest Time Of Day To Travel

Do not be afraid to **take red-eye flights**, especially if they are cheaper.

A lot of the time, when you take a red-eye flight, you'll end up gaining **extra time in your destination for the same price** (if not cheaper) simply because you arrived earlier in the day.

For instance, when we went to Tahiti, we scheduled our flight as an overnight flight for no additional cost.

Because we arrived in Tahiti earlier in the morning, we ended up on the island for an entire extra day for free.

So, in a way, taking the overnight, red-eye flight is often cheaper because even if the sticker price is the same, you ultimately get a **greater value out of the flight purchase**.

Obviously, this is definitely something you'll want to keep in mind.

HOW TO FLY FOR FREE (TRAVEL HACKING 101)

key takeaways

- ✓ FLY FOR FREE BY TRAVEL HACKING
- ✓ ALWAYS FOLLOW ALL TRAVEL HACKING RULES
- ✓ TRAVEL CREDIT CARDS HAVE MANY BENEFITS
- ✓ TRAVEL HACKING CAN POSITIVELY IMPACT YOUR CREDIT SCORE
- ✓ TRAVEL CREDIT CARD FLOWCHART QUIZ

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No, this chapter is not a scam. **Yes, you can fly for free.**

The cost of flights is one of the biggest barriers to traveling when you're on a tight budget.

Luckily, there are ways to fly for completely free.

How To Fly For Free

To fly for free, you have a few options.

You could work for an airline as a pilot, flight attendant, gate agent, check-in agent, baggage handler or other employee and receive non-rev flight benefits.

You could also get buddy pass flight benefits from a friend or family member who works for an airline.

Or, you could become a travel blogger, vlogger, influencer or other content creator and work with airlines (which is a ton of work, and you're still not guaranteed free flights).

However, the problem with these methods of flying for free is that they are not available to everyone.

If you work another full-time job, which you probably do, you won't have much time to pick up more shifts with an airline.

Likewise, I do not recommend asking friends and family for buddy passes because you never want to take advantage of their relationship to you.

And, lastly, much like working for an airline, becoming a travel content creator takes years of work. (Although, I must admit that travel blogging is a lot of fun.)

Obviously, these methods of flying for free are not feasible for the average budget traveler. So, how else can you really fly for free?

Answer: travel hacking.

What Is Travel Hacking?

Travel hacking refers to the use of travel credit card opening bonuses that you earn with everyday expenses to redeem for free flights.

When you open a travel credit card, there is typically some sort of opening bonus that the credit card company offers to incentivize you to open the card.

The bonuses usually consist of a certain amount of bonus miles earned for spending a certain dollar amount with the card in a certain amount of time.

For example, a credit card company may offer 70,000 bonus miles after spending \$3000 in the first three months of opening the card.

These 70,000 bonus miles equate to about \$700 in free flights, which could easily buy you a trip from the USA to Europe and back.

Generally speaking, for every 10,000 miles you earn, you get \$100 in flights to redeem for free.

After you redeem the bonus miles for travel (you will always get the best ROI on redeeming for flights, although you can redeem for accommodations too), you **close the card before the next annual fee is due.**



”

“Travel hacking refers to the use of travel credit card opening bonuses that you earn with everyday expenses to redeem for free flights.”

-INDIGO SAHARA

Basically, you: **open a card, earn the opening bonus with everyday expenses, redeem the bonus miles for travel, close the card and repeat with another card.**

I've traveled all over the world using credit card points.

Last year, I booked our entire honeymoon on the Amalfi Coast of Italy (flights and accommodations) using credit card points and only had to pay about \$100 in city taxes. As we speak, I'm about to book flights to Ireland, France and Iceland all using credit card miles.

To redeem your miles for travel, all you have to do is login to your online banking site, click on your credit card's account and find the button that says "redeem miles," "book a trip," or something along those lines.

If you're redirected to a credit card's partner airline or hotel website, make sure to choose "pay with miles" to see the trip cost in miles instead of dollars.

But, **before you start travel hacking for yourself, you need to know the ground rules.**

Travel Hacking Rules

1: Only put your normal living expenses on the credit card.

In travel hacking, the key to earning the opening bonus is to **only put your everyday expenses on the card** (groceries, gas, housing if able, etc.) – **nothing more.**

This way, you can earn the bonus miles without going into credit card debt.

Never ever spend more than you can afford. You will not come out ahead in travel hacking if you spend above your means.

2: Treat your credit card like a debit card.

To make sure you are only spending within your means, **treat your credit card like a debit card.**

Meaning, it's a good rule of thumb to **pay off your credit card every time you use it.**

This way, you'll only ever spend what you already have in your bank account.

Moreover, you'll never miss a payment deadline or get charged interest fees. Speaking of which...

3: Never miss a payment deadline.

Along the same lines, **never miss a credit card payment deadline** when travel hacking (or ever, but especially when your goal is to travel hack).

Credit card companies make money off of your tardiness. Every time you miss a monthly payment deadline, you are charged a **hefty fee**.

You need to avoid these fees in order to come out ahead when travel hacking.

4: Pay your card off in full every month.

In addition, credit card company fees are another reason why **you cannot spend above your means** when travel hacking.

Whenever you spend more than you can pay off in a month, you're going to be charged with insane interest fees.

Most travel credit cards have **interest rates between 20-30%** (extremely high), so it's essential that you pay off your card in full each month.

Otherwise, you'll go backwards in terms of travel savings.

5: Avoid annual fees.

Oh, yes. More fees to avoid.

Most credit cards that offer worthwhile benefits and opening bonuses have an **annual fee** attached to them.

This means you will pay a fee (**usually between \$80-\$500**) every year you keep the card account open.

While the **annual fees are worthwhile for some credit cards** (such as the Capital One Venture, Capital One Venture X and Chase Sapphire Reserve cards), you should aim to **open cards when they have a "no annual fee for the first year" promotion** running.

That way, you won't ever have to pay the annual fee as long as you **redeem the miles and close the card within one year of opening**.

When deciding whether paying an annual fee is worth it, take the following into consideration:

What are the card benefits included?

The best travel credit cards offer benefits like **travel insurance, car rental insurance, airport lounge access (with free airport food), TSA Precheck, Global Entry, yearly travel credits, etc.**

How often would you use the benefits?

If you travel enough to use the benefits, **the annual fee can definitely pay off** – even if the fee is \$300+.

How many points do you earn per dollar?

Ideally, you should earn **at least 2 points per dollar** to be willing to pay the annual fee.

Do you plan to travel hack for years to come?

If so, you should open either the Chase Sapphire Reserve, Capital One Venture or Capital One Venture X card first and pay the annual fees **if the fees are in your budget**.

If not, or if you're not sure if travel hacking is for you, get an airline or hotel card with a waived first-year annual fee to start.

6: Open cards when you have a large purchase coming up.

To help you meet the opening bonus spending minimums, open a card when you know you have a large purchase coming up.

For example, a great time to open a new card would be before purchasing a new phone, computer or large piece of furniture.

Of course, again, **don't put large purchases on the credit cards unless you can pay them off in full.**

7: Stay organized.

Obviously, there are **a lot of fees and due dates to remember** when travel hacking. So, it is essential to stay organized.

Sometimes, you may want to have multiple cards open at a time, which means you will have multiple payment **due dates, opening bonus spending minimums, opening bonus deadlines** and **annual fee deadlines** to track.

A simple spreadsheet (like the one on the next pages) that you update regularly can easily keep your travel hacking accounts organized so you never miss a deadline.

8: Do not begin travel hacking if you have other credit card debt.

Travel hacking is not for you if you have other credit card debt.

The last thing you should do when you have credit card debt is open another credit card to enable more debt.

If you have credit card debt, don't worry. **You can still find cheap flights to travel within your means.** We'll talk about how to find cheap flights in the next chapter.

Plus, travel hacking will always be available to you when you're back out of debt.

Travel Hacking *Rules*

RULE NO. 1: ONLY PUT YOUR NORMAL LIVING EXPENSES ON YOUR CREDIT CARD – NOTHING MORE.

RULE NO. 2: TREAT YOUR CREDIT CARD LIKE A DEBIT CARD.

RULE NO. 3: NEVER MISS A PAYMENT DEADLINE.

RULE NO. 4: PAY YOUR CARD OFF IN FULL EVERY MONTH.

RULE NO. 5: AVOID ANNUAL FEES.

RULE NO. 6: OPEN CARDS WHEN YOU HAVE A LARGE PURCHASE COMING UP.

RULE NO. 7: STAY ORGANIZED.

RULE NO. 8: DO NOT TRAVEL HACK IF YOU HAVE OTHER CREDIT CARD DEBT.

Travel Hacking FAQs

Does travel hacking negatively impact your credit score?

No. Travel hacking does not negatively impact your credit score.

In fact, as long as you make your payments on time each month, travel hacking will positively increase your credit score.

Many people assume travel hacking negatively impacts your credit score because you are docked a few points every time you open a new credit card account.

While it is true that your score will decrease by a couple points when you first apply for the card, **it will increase after you start making payments.**

The truth is, **some credit score determining factors have more weight than others.** In this case, making payments on time has a much heavier impact than opening accounts, therefore increasing your credit score in the long run.

So, if you follow all the travel hacking rules, you will see a positive impact on your credit score.

Most travel hackers (myself included) have excellent credit scores.

Which travel credit card is best?

It depends on your goal.

For example, if you want to travel hack for years to come, you should open the **Chase Sapphire Reserve** card first due to **Chase's 5/24** rule (you can't open a Chase card if you've opened five or more other credit cards in the past 24 months).

Or, if the pricey Chase Sapphire Reserve annual fee is out of your budget right now, start with the **Capital One Venture** or **Capital One Venture X** card for similar benefits.

On the other hand, if your goal is to stay loyal to a particular airline or hotel chain in order to gain status within the company, then you may want to open that **airline or hotel chain's card.**

Here are a few questions to consider when choosing your first travel credit card:

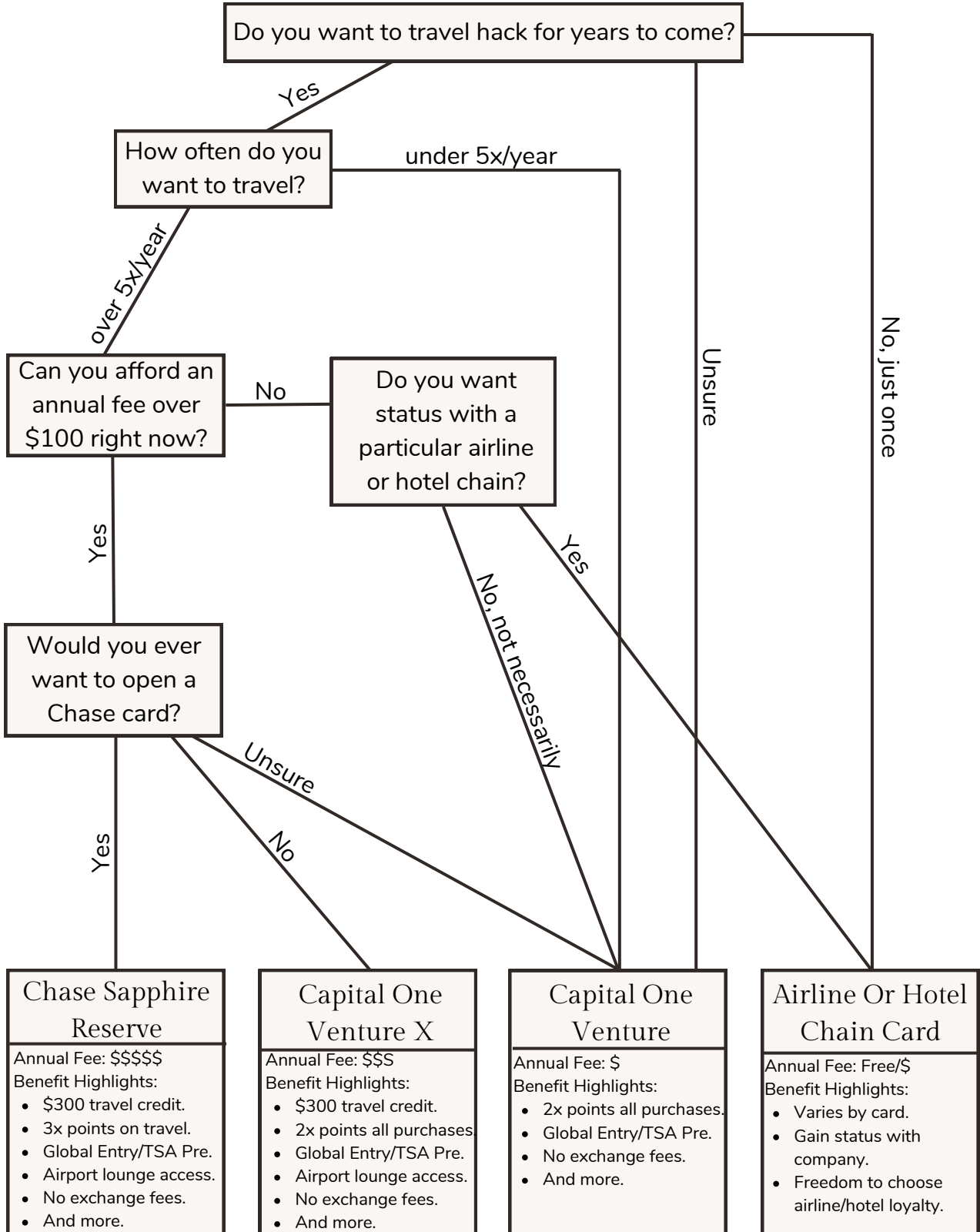
- How often do you travel?
- How often do you want to travel?
- Do you want to travel hack (i.e. use credit card opening bonuses for free flights) for years to come?
- Can you afford to pay annual fees at this time?
- Are you loyal to a particular airline or hotel chain?
- Do you have any travel credit cards open currently? If so, which card(s)?

To help you decide which travel credit card to open first, I've designed a flowchart quiz for you to follow on the next page.

After you figure out which card best fits your goals, **you're ready to open the card and begin travel hacking.**

Travel Hacking *Quiz*

Which travel credit card should you start with?



HOW TO FLY FOR CHEAP

key takeaways

- ✓ USE GOOGLE FLIGHTS TO FIND CHEAP FLIGHTS
- ✓ TRACK TICKET PRICES WITH GOOGLE FLIGHTS
- ✓ FIND CHEAP TRAVEL DAYS WITH THE GOOGLE FLIGHTS DATE GRID
- ✓ SOME, NOT ALL, VACATION PACKAGES ARE WORTHWHILE
- ✓ CHECK COSTCO TRAVEL FOR VACATION PACKAGES
- ✓ YOU CAN USE CREDIT CARD MILES WITHOUT TRAVEL HACKING

If travel hacking isn't for you, here's how you can still score **ridiculously cheap flights** to travel on a budget.

Google Flights

If you don't want to be in the business of travel hacking, **Google Flights** will be your best friend.

In essence, **Google Flights helps you find the cheapest flights across most – if not all – airlines and plane ticket platforms.**

To use Google Flights, simply search "Google Flights" or go to the [google.com/travel/flights](https://www.google.com/travel/flights) webpage.

On the webpage, put in your desired **destination**, desired **travel dates** and whether you want **round-trip** or **one-way** tickets.

You'll also have the option to **toggle "all dates"** once you hit search if your travel dates are flexible.

The Google Flights platform is pretty self-explanatory. The best ticket prices will appear at the top of the search results.

You'll also have the option to **filter flights** based on **stops, airlines** (great for loyalty programs you may be a part of), **baggage allowance, flight times, carbon emissions, connecting airports** and more.

Google Flights

↔ Round trip 👤 1 Economy

↔
📅 Tue, Jan 17 📅 Tue, Jan 24

All filters Stops Airlines Bags Price Times Emissions Connecting airports Duration

📈 Track prices Jan 17–24, 2023 Any dates
Date grid Price graph

Best departing flights

Ranked based on price and convenience ⓘ Prices include required taxes + fees for 1 adult. Optional charges and [bag fees](#) may apply.

Sort by: ↑↓

	2:19 PM – 8:15 AM ⁺¹ Delta · Virgin Atlantic	10 hr 56 min ORD–CDG	1 stop 2 hr 6 min DTW	441 kg CO ₂ Avg emissions ⓘ	\$483 round trip	▼
	3:05 PM – 9:00 AM ⁺¹ Delta · Air France, Virgin Atlantic · Operated by Re...	10 hr 55 min ORD–CDG	1 stop 1 hr 15 min JFK	383 kg CO ₂ -12% emissions ⓘ	\$483 round trip	▼
	8:15 PM – 1:50 PM ⁺¹ Delta	10 hr 35 min ORD–CDG	1 stop 35 min MSP	479 kg CO ₂ +9% emissions ⓘ	\$483 round trip	▼
	5:25 PM – 8:20 AM ⁺¹ Air France · Delta	7 hr 55 min ORD–CDG	Nonstop	331 kg CO ₂ -24% emissions ⓘ	\$539 round trip	▼

My favorite features of Google Flights, besides the “all dates” toggle, are the **price tracker** and **date grid**.

The price tracker allows you to **receive email updates for when your desired flights have the cheapest ticket prices**.

Get email updates when prices change for your searched dates. You'll also get travel tips by email.

Or, track any dates to get regular email updates when prices are low for Chicago – Paris.

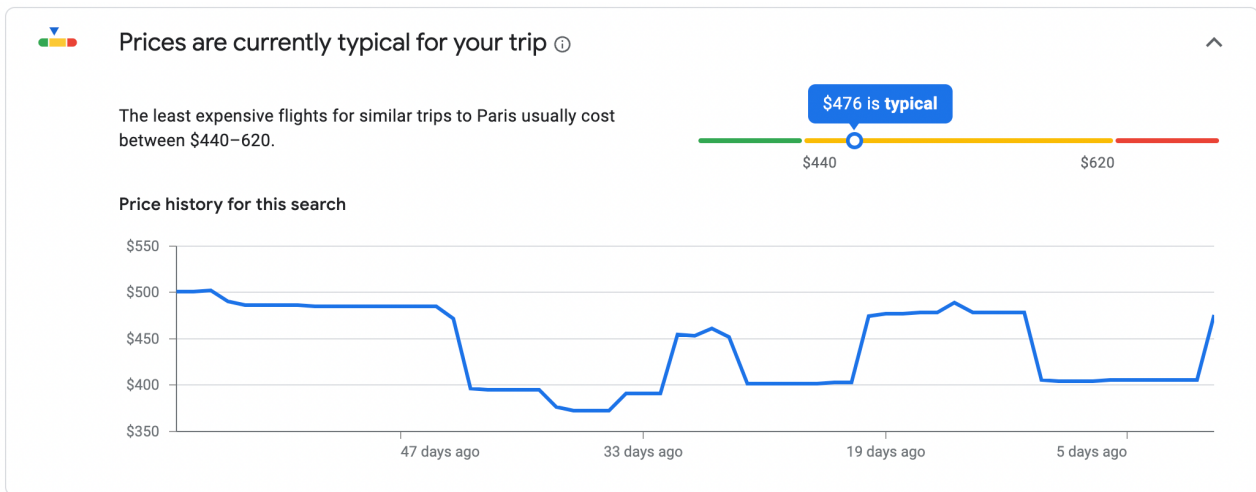
✕
↔

▼ Bags ▼ Price ▼

📈 Track prices ⓘ Jan 17–24, 2023 🔴 Any dates 🔴

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There is also a tracking feature below the “Best Departing Flights” section that will **tell you if now is the cheapest time to book or not.**



The date grid, on the other hand, allows you to **quickly see the cheapest travel dates during your desired travel month.**

As we discussed in chapter five, flight costs can vary greatly depending on the day of the week. Google Flight’s date grid makes the cheapest days easily identifiable.

Dates Price graph

Departure < > Cheapest
Compared with other prices shown

Sat Jan 14	Sun Jan 15	Mon Jan 16	Tue Jan 17	Wed Jan 18	Thu Jan 19	Fri Jan 20	Return
\$423	\$463	\$423	\$797	\$884	\$568	\$963	Sat Jan 21
\$475	\$501	\$461	\$526	\$526	\$477	\$493	Sun Jan 22
* \$383	\$423	* \$383	\$476	\$461	\$482	\$423	Mon Jan 23
\$490	\$476	\$476	\$476	\$476	\$490	\$499	Tue Jan 24
* \$383	\$423	* \$383	\$476	\$461	\$477	\$437	Wed Jan 25
\$477	\$476	\$476	\$476	\$476	\$477	\$510	Thu Jan 26
\$423	\$463	\$423	\$476	\$476	\$477	\$463	Fri Jan 27

Jan 17–24, 2023 \$476 · Round trip

Look For Vacation Packages

Additionally, another way to find cheap flights is to **look for vacation packages that include flights.**

While **vacation packages aren't always cheaper** than if you book the flights and accommodations separately yourself, **there are exceptions.** So, it's always worth quickly checking.

My go-to vacation package company is **Costco Travel.** Most people don't realize that Costco offers vacation packages for its members, but it does. And, sometimes, the vacation packages are so cheap that it's worth paying the membership fee just for the vacation package.

Through Costco Travel, I was able to spend an entire week in French Polynesia – two nights in a luxury hotel in Tahiti, and five nights in an **overwater bungalow in Bora Bora** – for \$2500. This cheap price tag, which was **1/10th the price** of a typical Bora Bora overwater bungalow vacation, **included all flights, all accommodations, all ground transportation and most meals.** Incredible.

Credit Card Points Without Travel Hacking

Lastly, even **if you don't want to become a full-on regular travel hacker, you can still use credit card points to fly for free and/or discounted rates.**

Simply pick one travel credit card that best fits your travel goals (see the flowchart in chapter 6), and put your normal daily expenses on the card. **Follow the same rules as travel hacking,** such as making your payments in full and on time.

By doing so, you'll seamlessly rack up miles to redeem on flights.

It may take longer than traditional travel hacking, but this is still a fantastic way to **earn cheap and/or free flights.**

ACCOMMODATIONS: WHERE LUXURY AND BUDGET MEET

key takeaways

- ✓ AIRBNB IS OVERRATED
- ✓ TRAVEL WITH FRIENDS & TAKE ADVANTAGE OF WORK TRIPS
- ✓ FIND CHEAP HOTELS WITH HOTWIRE
- ✓ CHECK COSTCO TRAVEL FOR LUXURY VACATION PACKAGES
- ✓ OUTSMART HOTWIRE USING THE HOTWIRE CHEATSHEET
- ✓ TRAVEL HACKING WORKS ON HOTELS TOO

Contrary to popular belief, **you don't have to sacrifice luxury when you're traveling on a budget.**

Even though staying in budget-friendly co-ed hostels (some of which are surprisingly nice) and couch-surfing are two surefire ways to save money while traveling, there are ways to find luxury accommodations for cheap.

In fact, you can **stay in top-notch luxury hotels for a fraction of the cost of most Airbnbs.**

Allow me to introduce you to **Hotwire.**

Intro To Hotwire Hot Rates

Hotwire is a third-party booking site that sells unsold hotel rooms on the hotels' behalf.

Obviously, **hotels always want to be as sold out as possible.** They don't make money from empty rooms. They lose money from empty rooms.

So, **Hotwire helps hotels fill these empty rooms by offering travelers an extremely discounted room rate, which Hotwire calls, "Hot Rates."**

A few years ago, I was visiting Seattle, Washington, for a quick weekend trip in the city. With Hotwire, I wound up staying in the same 5-star hotel as Ed Sheeran and an entire Major League Baseball team for \$70.

Do you think Ed and the team paid \$70 a night? I think not.

Some of the other incredible hotel chains I've personally stayed at using Hotwire include but are not limited to: the **W, Hilton, InterContinental, Marriott, Hyatt, Wyndham Hotels** and more.

I don't know about you, but I'd much rather stay in a clean, fluffy hotel bed than a subpar short-term rental property bed.

In order to offer the cheapest Hot Rates possible, Hotwire hides the name of the hotel until after you book in order to protect the dignity of the hotel brand.

Of course, there is some risk to booking without knowing the name of the hotel, but this dignity protection is exactly how **you know it's going to be a really good deal.**

Luckily, there are various ways to **outsmart the Hotwire name protection system** and find out exactly which hotel you're booking before you give away your credit card information.

How To Outsmart Hotwire

Step No. 1: Wait to book.

Because the goal of Hotwire Hot Rates is to book empty rooms, the **best time to book on Hotwire is closer to the trip date**, usually between **4-14 days before the trip.**

While many travelers will suggest booking your trips as early as possible, Hotwire is an exception. Unless, you know that your destination will be completely booked for your desired trip dates (i.e. if there is a major event that brings in tourists).

Step No. 2: Download the Hotwire app.

Instead of going to Hotwire.com, download the Hotwire mobile app to book your trip. Oftentimes, there are **additional hotel deals that are only available in the app.**

Step No. 3: Add your destination.

When you go to the Hotwire app, fill out your **desired destination, travel dates** and the **number of people** traveling with you.

(**Pro tip:** if you are traveling with only two adults but want two beds, select two adults and two children.)

Step No. 4: Filter.

Sort the results by price (low to high). Then, **select 3, 4 and 5 stars** under hotel class.

You don't want to stay in a sketchy, run-down motel, so this will **filter out the bad hotels** while still showing you the cheapest rates at the top.

Step No. 5: Filter again.

Then, **select the neighborhood(s) you would prefer to stay in and/or** be okay with staying in.

These neighborhoods are ideally **closest to the attractions** you would like to visit in the destination. This will **save you money on ground transportation**, which we'll talk about more in the next chapter.

Also, **check any desired hotel amenities that will save you money on the trip**, such as **free parking, a free airport shuttle and/or free breakfast.**

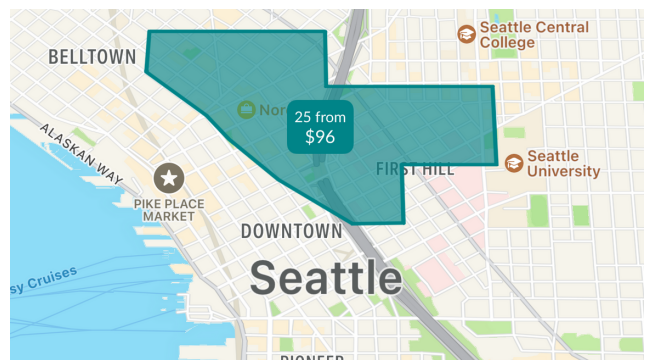
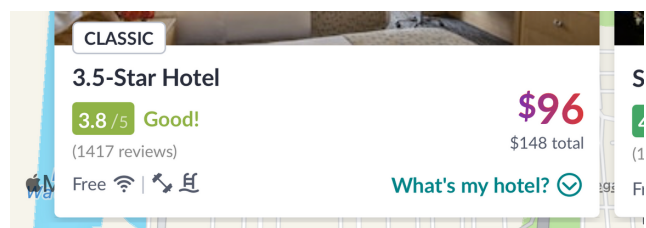
The savings that these amenities provide add up quickly, especially when traveling with a family.

You can also sort by price range and guest ratings if you wish.

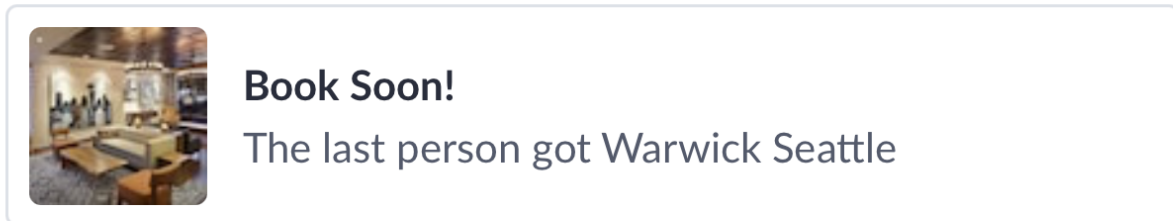
Step No. 6: Find The Best Hot Rate

After filtering, select the deal that looks most appealing to you.

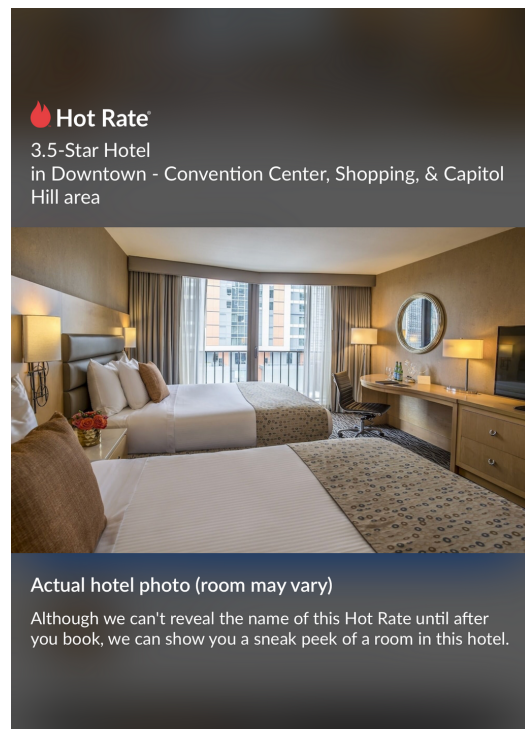
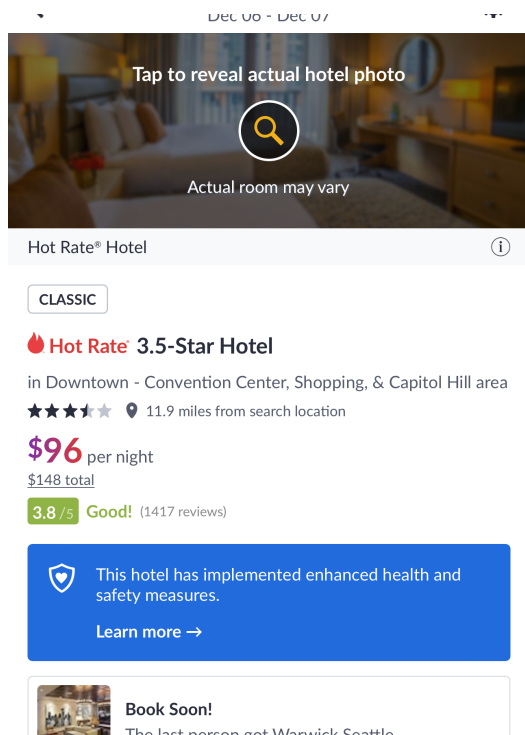
Look at both the nightly rate and the trip total (underneath the nightly rate) because sometimes there are fees and taxes that aren't reflected in the nightly rates.



When you click on the deal, first **look to see if there is a “Book soon! The last person got [insert hotel name] Hotel” alert.** This is a key indicator that **you’ll most likely get the same hotel.**

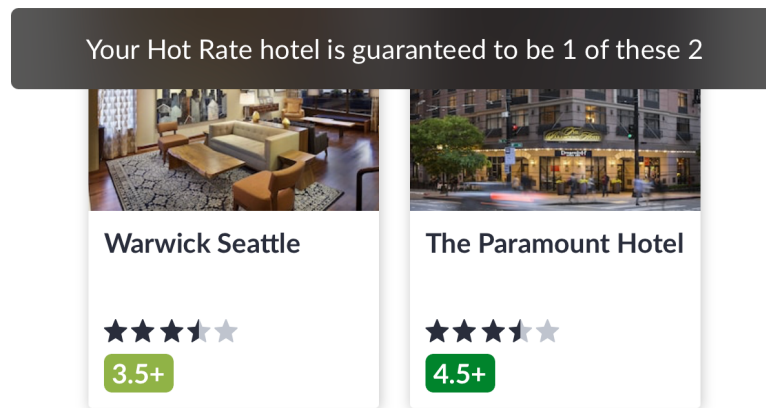


Next, the page will either have a sample hotel room photo or a button that reads, “Tap to reveal actual hotel photo.” If the page has an actual hotel room photo, click on it.



Then, scroll down to see if there’s a section titled, “Your hotel is guaranteed to be 1 of 3” or the like. Again, this is yet another key indicator of the hotel you will receive upon booking.

If you have both the actual hotel room photo and the guaranteed options, you can look up the guaranteed hotel options in a separate tab to see which hotel matches the actual hotel room photo.



That will be your hotel when you book! You just outsmarted Hotwire.

Even if not all of these sections are available, you'll still be able to get a good idea of which hotel or what kind of hotel you're booking by the information that is provided.

I know that this is a lot of information to remember, so, to help you out, there's a Hotwire cheat-sheet checklist to follow in a couple pages.



Other key factors to consider before booking on Hotwire to get the best hotel possible:

- **Guest reviews**, mainly for cleanliness.
- **Location in proximity to what you're planning to see.** There is usually a map that tells you how far the hotel is away from the main attractions as well as the neighborhood of the hotel.
- **Minimum check-in age.** Some hotels have a minimum check-in age, so if you're underage, don't book unless you have someone of-age in your travel party. You can find the minimum check-in age if you scroll all the way down to "Hotel Policies."
- **Resort fees.** There may be a resort fee listed under the hotel policies. You pay these fees directly to the hotel upon check-in, and they can add up fast depending on the destination (e.g. \$20/per person/night).
- You will need to **pay in full upon booking.**
- All Hotwire bookings are final.

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Hotwire total You pay this amount now	\$125.18 >
Total resort fees Pay at hotel	\$23.00
Trip total	\$148.18

Hotel policies

-  An adult over 18 must be present at check-in to assume all liability for the booking.
-  This hotel charges guests a resort fee of USD23.00 per room per night, regardless of how the room is booked. The hotel collects this fee directly from you, so it doesn't show in your Hotwire total.
-  This hotel may require guests to wear a face covering in indoor public spaces and common areas.

If you're worried about booking on Hotwire, don't be.

Out of the hundreds of Hotwire hotels I've booked, I have only had one bad experience.

And, with a few phone calls, I was able to get my money back even though there is a no-refund policy.

Hotwire *Cheatsheet*

- STEP NO. 1: WAIT TO BOOK.
- STEP NO. 2: DOWNLOAD THE HOTWIRE APP.
- STEP NO. 3: ADD DESTINATION, DATES & TRAVELERS.
- STEP NO. 4: FILTER PRICE, HOTEL CLASS, ETC.
- STEP NO. 5: "BOOK SOON! THE LAST PERSON GOT..."
- STEP NO. 6: CLICK TO SEE ACTUAL HOTEL ROOM.
- STEP NO. 7: "YOUR HOTEL IS GUARANTEED TO BE 1 OF..."
- STEP NO. 8: LOOK UP GUARANTEED HOTEL OPTIONS.
- STEP NO. 9: CONSIDER GUEST REVIEWS, LOCATION, MINIMUM CHECK-IN AGE, RESORT FEES AND OTHER HOTEL POLICIES.
- STEP NO. 10: BOOK CONFIDENTLY.

Other Ways To Save Money On Hotels

Travel With Friends

Another way to save money on hotel stays that is often overlooked is to **travel with friends**.

Splitting hotel costs between you and your friends can save you literally hundreds of dollars.

If you don't have friends available to travel with you, try joining **travel buddy Facebook groups** or **apps** to find someone to travel with.

Otherwise, **don't hesitate to travel solo**.

Take Advantage Of Work Trips

Many people see work trips as a disadvantage. While traveling too much for work can indeed take a toll on you and your family, **don't be afraid to take advantage of work trip opportunities every once in a while**.

The nicest part of traveling for work is that your **accommodations, flights and transportation are usually paid for**.

Plus, **you're being paid for the work you do on the trip** (sometimes even **more money** than when you're at home).

If you take advantage of work trips, be sure to **sign up for the hotel and airline loyalty programs that your employer booked for you**.

Even though you did not pay for the booking, **you can still personally earn loyalty points (free stays and miles) and status**.

Just let the front desk worker know to add your loyalty number to the booking.

Is Airbnb Overrated?

Short answer, yes.

For some reason, Airbnb is often the first place people think of to find accommodations on a budget. But, **contrary to popular belief, Airbnb is not cheap**.

Airbnb usually **only makes sense financially for families** who need several bedrooms and bathrooms, and who plan to make home-cooked meals on their trips to save money on food.

Otherwise, the only other time Airbnb may be cheaper than Hotwire is **if you're looking for a balcony room with an iconic view**, such as in Paris (with a view of the Eiffel Tower) or Mykonos. Even still, **Airbnb is far from cheap.**

Regardless, **if you would prefer a short-term vacation rental over a hotel room, check lesser-known short-term rental websites like VRBO.**

These websites are **usually cheaper than Aribnb**, sometimes even for the same home listing.

Are Vacation Packages Worth It For Accomodations?

Like I mentioned earlier, I rarely purchase vacation packages because, more often than not, I can make the trip a lot cheaper by planning it myself.

However, I do **highly recommend checking Costco Travel's vacation packages for more luxurious destinations.**



Costco Travel is truly a hidden gem in the budget travel world.

Not only did we book our Bora Bora overwater bungalow honeymoon for \$2500/person total, but **they did all the ground transportation coordination for us**, which was so nice.

Therefore, **vacation packages are worth looking into if:**

- You're **booking an extra luxurious vacation** but trying to stay on a budget.
- You're **nervous about planning the nitty-gritty trip details** (transportation, activities, etc.)
- **Accommodations are included.**
- **Flights are included.**
- **At least some meals are included.**



Travel Hacking Applies Here, Too

Lastly, you can redeem most credit card miles to book free accommodations too. Credit card points aren't just for free flights.

This is how we stayed in a luxurious balcony room on the Amalfi Coast of Italy for practically free.



Your miles do have a much higher monetary value when redeemed for flights. So, if you want the best return on investment for your miles, it makes more sense to save those miles to book flights.

But, in my opinion, free is free. If you want to book hotels with your miles, go for it.

NAVIGATING GROUND TRANSPORTATION

key takeaways

- ✓ PUBLIC TRANSPORTATION IS ALWAYS CHEAPEST
- ✓ PUBLIC TRANSPORTATION IS NOT AS SCARY AS YOU THINK
- ✓ CITYMAPPER MAKES PUBLIC TRANSPORTATION EASY
- ✓ GOOGLE MAPS IS OVERRATED
- ✓ SAVE MONEY WITH MULTI-DAY TICKETS

Although flights and hotels are usually the largest costs of a trip, **don't forget to include ground transportation in your budget.**

How To Get Around On A Budget

- **Public Transportation.**
- **Rideshare** (Uber or Lyft).
- **Trains.**
- **Car rental via Hotwire** (budget extra money and time for parking and gas).

Generally, **taxis and car rentals should be a last resort** for transportation when you're on a budget.

Car rentals are only financially best if you plan on road tripping around your destination.

For example, I would recommend renting a car to road trip around places like Utah or Ireland, where public transportation can't bring you directly to all of the best tourist attractions.

If you are traveling to one of these places and need to rent a car, there are ways to offset some of the costs, such as renting on Hotwire, car camping or driving your own car to the destination when possible.

Don't Be Intimidated By Public Transportation

Public transportation (buses, metro systems, trams, etc.) is going to be your best friend when you're traveling on a budget.

But, if you're new to big city life, navigating public transportation can be really intimidating.

Luckily, if you use the right tools, navigating public transportation is actually really easy.

CityMapper

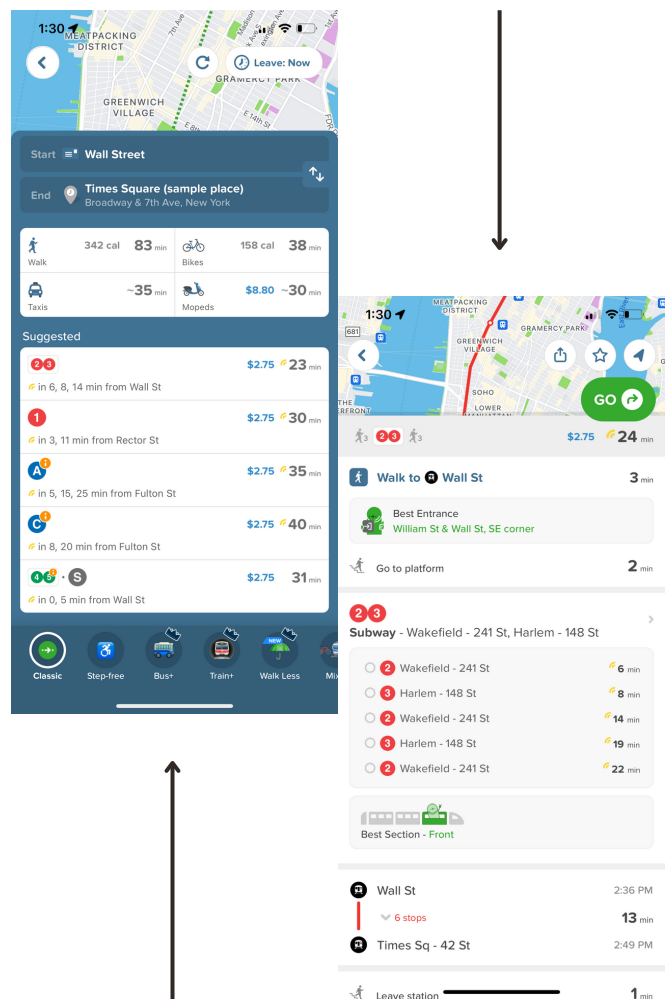
My favorite tool is the free **CityMapper** app. **CityMapper is a GPS app that is designed specifically to help you navigate public transportation in big cities.**

To start, all you have to do is **type in your desired destination** like you would in a normal GPS.

CityMapper will then give you **multiple direction options** with different **distances, prices, times** and **modes of transportation.**

Select your desired mode of transportation and follow all the directions.

CityMapper will show you exactly which bus stops to walk to, subway platforms to wait on, etc., and guide you all the way to the front door of your destination.



Google Maps

Google Maps acts as a **good backup app to CityMapper**.

Obviously, you can use Google Maps regardless of whether or not you're using public transportation, but when using public transportation, **I only recommend Google Maps if CityMapper isn't available in your destination**.

Although Google Maps does tell you which stops to get on and off at, it **does not give you nearly as many directional details as CityMapper**.

Bonus Public Transportation Tips

Where To Buy Public Transportation Tickets

The only downfall to public transportation is that **ticket locations are not consistent per city**.

One location might have online ticket sales, another might only have in-person ticket sales, etc.

Here's where to check for public transportation tickets in order from most convenient to least convenient:

- **Online.** Search “[Destination] public transportation tickets” prior to your trip.
- At a ticket kiosk in the destination's airport **near baggage claim**.
- At a ticket kiosk in the destination's airport **near the car rental desks**.
- At a **ticket kiosk at the nearest metro stop or bus station** (note, some kiosks accept change only, no cards or paper cash).
- At a **ticket or information booth at the nearest metro stop or bus station**.
- As you get **on the bus/metro/tram** (last resort, many no longer accept cash).

Book Multi-Day Tickets To Save Money

In addition, **if you plan on using the destination's public transportation over the course of multiple days, buy multi-day tickets**.

It's significantly cheaper to purchase multi-day tickets as opposed to paying per day or, worse, per ride.

Just don't lose your ticket!

I recommend keeping your ticket somewhere easily accessible (front pocket of backpack, inside your phone case, etc.), so you can access it quickly when scanning on the bus/tram/metro.

Keep it in the same place for the duration of your trip so you always know where it is.

FOOD — DON'T MAKE THIS MISTAKE

key takeaways

- ✓ FOOD IS AN IMPORTANT PART OF EXPERIENCING A CULTURE
- ✓ ALWAYS PACK EXTRA FOOD AND SNACKS
- ✓ BUY GROCERIES AND PACK FOOD
- ✓ SET MEAL EXPECTATIONS
- ✓ DON'T SKIP FREE HOTEL BREAKFASTS
- ✓ OVERESTIMATE YOUR BUDGET

The last major cost of any trip is food.

Here, we're going to break down the ways in which you can save money on vacation food.

Food... Friend Or Fiend?

Food is a critical part of every culture. Thus, if one of your goals as a traveler is to experience new cultures, you should try the unique foods your destination has to offer.

However, food is, hands-down, the **sneakiest way to blow your trip budget.** Don't make this mistake.

Because we need to eat to survive, our bodies will naturally want to eat whatever appetizing food happens to be in front of us when we're hungry – whether it's a dollar-menu chicken sandwich or a \$70 filet mignon.

That's why **preparing for your hunger ahead of time is crucial to traveling on a budget.**

Pick A Food Plan And Budget Accordingly

Whether you decide to eat PB&J sandwiches the entire trip or eat out for every meal, **make a conscious plan before you leave town and budget accordingly.**

Making the conscious decision to buy groceries and eat on a budget before you leave home will **help take away the temptation to go out to restaurants.**

On the other hand, **if you enjoy splurging on food while on vacation, you'll simply need to budget more for food.**

I recommend budgeting **at least \$100 USD extra per person per day for eating out**, depending on your destination and preferred restaurants.

Easy Ways To Save Money On Food While Traveling

Either way, **here are the best tips to save money on food while traveling.**

1: Buy groceries the first day you arrive.

Buying groceries the first day you arrive will **keep you from blowing your entire food budget within the first couple days** of your trip.

Also, always **buy extra snacks.**

For some reason, we seem to be hungrier while traveling, regardless of whether we're hiking up a mountain or napping at the beach.

Buying extra snacks will take away the temptation to go out to eat.

Similarly, buy **fun new grocery snacks** to try that are unique to the destination. This way, you **won't miss out on the cultural experience** that food provides.

I personally always love trying local chocolates on my trips.

Bonus tip: order groceries to your hotel with a grocery delivery service like Instacart so you **don't have to spend valuable vacation time** (and money) getting to and from a grocery store.

2: Take advantage of free hotel breakfasts.

If your accommodation offers free breakfast, take advantage of it.

Avoiding the temptation to sleep in past breakfast will **save you at least \$10-\$20 USD per person per day.**

While it seems like minuscule savings in the moment, breakfast could easily amount to \$100+ per person for the trip.

To put it into perspective, if you're traveling with a family of five, **skipping hotel breakfast could cost you over \$500 USD.** That's half a thousand dollars.

For this reason, I **always book hotels with free breakfasts when possible.**

3: Bring a reusable water bottle.

Next, it's important to **stay hydrated** on every trip, especially if you're laying out in the sun or actively hiking.

Bring a reusable water bottle to refill with tap water so you don't have to buy overpriced single plastic water bottles.

Or, if you can't drink the destination's tap water and/or if you plan to buy groceries, **buy a case of plastic water bottles** to conveniently grab on the way out of your hotel room each day.

Bonus tip: if you **freeze a couple plastic water bottles** the night before, you'll have an ice pack for your packed food – and cold waters toward the end of the day.

4: Pack extra food and snacks each day.

Every morning before you leave your hotel room, **pack food** (meals and/or snacks) for the entire day.

Pack plenty of extra snacks too. Like I said, we're always hungrier on vacation.

5: Set food expectations for the day each morning.

Decide what and when you're going to eat your packed food right away in the morning.

That way, there are clear expectations to be met. This will subconsciously help curb expensive last-minute cravings.

For instance, plan a fun picnic with a view (at the beach or on a hike). Or, plan to eat when you're driving between attractions to save time.

6: Pack fun food.

While you're traveling, you're going to be constantly inundated with sweets, treats and delicious snack shops.

Make sure to **buy and pack fun foods** too (cookies, candy, your favorite chips, trail mix, etc.) that you can munch on instead of the \$20 USD touristy snack.

7: Find cheap eats.

Check out local delis, cafes, bakeries and family-owned restaurants for cheaper meal options when you want to eat out.

Oftentimes, delis and bakeries have a surprisingly wide range of filling meal options for a **fraction of the price of a sit-down restaurant next to a tourist attraction.**

While we were in Positano, Italy, we practically lived off of caprese paninis from the deli that was down the street from our hotel.

As you could imagine, they were delicious – and only cost us \$5 USD.

8: Choose one day to have a fancy meal out.

Choose **one day** (or two days) to have a fancy meal out and **make an event out of it.**

Dress up. Do your hair. Treat it like a date or other fancy event.

Like tip No. 5, this plan will also set better expectations for when you should or shouldn't look forward to spending money on food.

Bonus tip: plan the nice meal out toward the end of your trip so you have the meal to look forward to.

9: Overestimate your food budget.

Always budget more than you expect to spend, especially when it comes to food. It's always better to overestimate how much you'll spend rather than actually overspend.

Also, even though having a budget-friendly food plan will definitely help you save money, **don't be too stingy** on your trips. Again, food is an important part of experiencing culture, so if you see a food you would like to try, try it. It may be your only opportunity.

Tips For Food *Savings*

- TIP NO. 1: BUY GROCERIES THE FIRST DAY.
- TIP NO. 2: DON'T SKIP FREE HOTEL BREAKFAST.
- TIP NO. 3: BRING A REUSABLE WATER BOTTLE.
- TIP NO. 4: PACK EXTRA FOOD AND SNACKS EACH DAY.
- TIP NO. 5: SET MEAL/SNACK EXPECTATIONS.
- TIP NO. 6: PACK FUN FOOD.
- TIP NO. 7: FIND CHEAP EATS AT CAFES, DELIS, ETC.
- TIP NO. 8: CHOOSE ONE DAY FOR A FANCY MEAL OUT.
- TIP NO. 9: OVERESTIMATE YOUR FOOD BUDGET.
- TIP NO. 10: DON'T BE TOO STINGY. FOOD IS AN IMPORTANT PART OF EXPERIENCING A CULTURE.

PART THREE

BONUS BUDGET TRAVEL TIPS

THE KEY TO NOT BLOWING YOUR BUDGET

key takeaways

- ✓ ALWAYS BUDGET EXTRA
- ✓ BUDGET FOR ATTRACTION TICKETS, TIPS, MEDICAL REQUIREMENTS & SOUVENIRS
- ✓ CHOOSE ONE SOUVENIR TYPE TO COLLECT

Always Budget Extra

As mentioned in the last chapter, having a **financial cushion will help mitigate overspending.**

I always have **at least \$100 extra saved for every trip for emergency use.**

Of course, **the goal is to not spend this money**, but sometimes you get sunburned and need to buy aloe vera. Or, sometimes, your packed lunch gets grossly squished at the bottom of your backpack, and you need to buy lunch instead.

Whatever the case may be, always budget more than you think you'll spend. Otherwise, you'll have a good chance of blowing your budget.

Don't Forget To Budget For Excursions, Activities And Souvenirs

Although transportation, hotels and food usually fill the majority of your trip budget, **remember to budget money for activities and souvenirs, too.**

Do your research ahead of time to see which activities fit in your budget this visit and which activities will have to wait until your next visit.

Seven easily forgettable things you should budget for include:

- **Museum tickets.** Use student, military and senior discounts when available.
- **Toilets.** It's customary to pay to use public toilets in some countries.
- **Tips.** Check your destination's tipping customs prior to your trip.
- **Tips for shuttle and tour bus drivers.**
- **Vaccination and medical testing requirements** for travel (depending on your destination).
- **Airport food and water.** Various travel credit cards grant you free airport lounge access where you can get free food and water.
- **Souvenirs.**

The Best Ways To Save Money On Souvenirs

Souvenirs quickly eat up your budget if you allow them to.

Here are a few easy ways to save money on souvenirs without feeling like you're missing out.

1: Take tons of pictures.

Today, **you can easily take high-quality vacation photos on your smartphone** to help you remember your travels.

Otherwise, if you're interested in travel photography, investing in a camera may be a great alternative to souvenirs.

You can find all of my budget-friendly travel camera gear, as well as beginner travel photography tips, here:

- **Travel Camera Gear:** indigosahara.com/cheap-travel-camera
- **Beginner Travel Photography Tips:** indigosahara.com/travel-photography-tips-for-beginners
- **Travel Photo Poses:** indigosahara.com/poses-for-travel-photos

2: Choose one souvenir type to collect.

Choose one or two types of low-cost souvenirs to collect on each of your travels.

This helps you **resist the temptation to buy every trinket in sight – without feeling financially restricted.**

You will **feel more satisfied** by your one or two souvenirs because you're adding to your growing collection at home.

For me, I buy a refrigerator magnet in every destination. But, you could opt for a hoodie, T-shirt, postcard or other collectable instead.

3: Avoid souvenir shops next to tourist attractions.

Whenever possible, avoid souvenir shops that are inside or right next to popular tourist attractions.

These shops will be way overpriced due to a higher shopping demand.

Instead, walk a block or two away from the tourist attraction, and you'll usually be able to find the same (or at least similar) souvenirs for a much lower price.

4: Buy souvenirs online prior to your trip.

Buying souvenirs online prior to your trip can save you a ton of cash, especially if you have young kids who will never know the difference anyway.

Otherwise, you can **buy souvenirs online after your trip**, too, once you have a better idea of what type of memory-saving souvenir you want.

Souvenir *Savings*

TIP NO. 1: TAKE TONS OF PICTURES.

TIP NO. 2: CHOOSE ONE SOUVENIR TYPE TO COLLECT ON ALL YOUR TRAVELS.

TIP NO. 3: AVOID SOUVENIR SHOPS NEXT TO TOURIST ATTRACTIONS.

TIP NO. 4: BUY SOUVENIRS ONLINE PRIOR TO AND/OR AFTER YOUR TRIP.

PERMISSION GRANTED

key takeaways

✓ BOOK THE TRIP

By now, you've learned numerous ways to save literally thousands – if not tens of thousands – of dollars and, thus, to enable frequent travel in your life.

Ultimately, though, **the only way to actually book your budget trips is to grant yourself permission to do so.**

You can learn all of the best industry travel tips and hacks, but **nothing will make your travel dreams come to fruition without you personally taking action** toward a travel-filled life.

I know that spending money can be scary, especially when you have bills to pay and mouths to feed.

But, try to **adopt an abundance mindset. Release your sense of financial scarcity.**

Trust that **you won't suddenly become a frivolous spender** just because you choose to realign your budget to prioritize travel experiences.

The truth is, **travel can play an integral role in our personal development** and everyday lives back home.

From recharging to gaining new skills in cultural competence, travel is truly an investment in your relationships, career and personal well-being.

In fact, even Jesus himself told his disciples to rest and recharge from their working life.

"And he said to them, "Come away by yourselves to a desolate place and rest a while" (Mark 6:31 ESV).

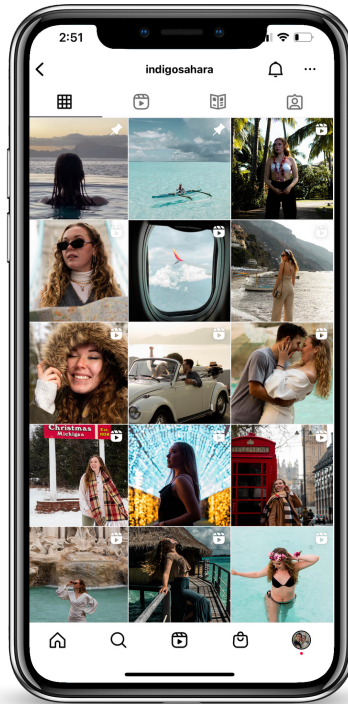
Only you can change your life as a traveler and make the decision to hit book. It's your responsibility. I know this sounds intimidating, but, if you think about it, it's actually freeing.

Because if something is your responsibility, that means it's within your ability.

If you need a little extra push, here it is.

You have permission. *Book the trip.*

Happy booking, fellow world traveler!



Share your budget travels with me by tagging me or sending me a direct message on Instagram ([@indigosahara](https://www.instagram.com/indigosahara)). I'd love to see all your incredible budget-friendly adventures!

More *free* Resources From The Blog

How To Start Traveling In 6 Easy Steps: indigosahara.com/how-to-start-traveling

How To Travel More This Year: indigosahara.com/how-to-travel-more

New Year's Resolutions To Travel More: indigosahara.com/new-years-resolutions-for-travelers

How To Budget For Travel In 9 Easy Steps: indigosahara.com/how-to-budget-for-travel

Cheap Travel Camera Gear For Better Travel Photos: indigosahara.com/cheap-travel-camera

How To Do Bora Bora On A Budget: indigosahara.com/how-to-do-bora-bora-on-a-budget

How To Score Cheap Overwater Bungalows In Bora Bora: indigosahara.com/cheap-overwater-bungalows-bora-bora-vacation-packages-costco-travel

Where To Stay In Positano, Italy, On A Budget: indigosahara.com/cheap-places-to-stay-in-positano-italy-hotel-casa-albertina

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