# TRAVELING ON A BUDGET



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"The world is a book and those who do not travel read only a page."

-Saint Augustine

W ith the economy, it's tough to save money, especially enough to take those trips you love. But wouldn't it be nice if you could figure out a way to keep traveling? You can, by learning to travel on a budget.

Drawing up an overall travel budget is a must. And whether you travel by car, plane, rail or cruise, you can limit your travel costs to get there. Plus, traveling by car affords some special advantages to save on food costs.

Lodging can be found very cheaply if you look in the right places. And shopping smartly for souvenirs can also keep you within your planned travel budget.

With some planning and foresight, you can experience all the places you've always wanted to go while preserving your budget.

### PLAN AN OVERALL TRAVEL BUDGET

The most important aspect of traveling on a budget is to actually have a budget. Long before you leave on your trip, take plenty of time to research your trip and make an educated guess about the costs of getting to your destination, food, lodging, exploring and sight-seeing, and any shopping you want to do. Be as thorough as possible and write out your travel budget.

The vacation rehearsal section near the end of this report and the accompanying worksheet will help you plan out a travel budget.

"Travel and change of place impart new vigor to the mind."

-Seneca

### HOW TO SAVE MONEY ON GETTING THERE: CAR TRAVEL

If you're like many people in the country, there are places you'd love to see just a car drive away. Of course, some people flat out prefer to travel by car even if they're going hundreds of miles away.

Regardless, you can take the car trips you want if you use these simple steps to save.

- 1. **Get the cheapest gas you can wherever you are.** Download the GasBuddy.com app for your Smartphone. This app will tell you where you can find the cheapest gas from your current location. Easy to use and totally free, the GasBuddy app is a must-have for car travelers.
- 2. **Have your car tuned up.** Have your mechanic tune up your car to prepare for your trip. Yes, it will cost you a few bucks. However, in the long run, your car will operate more efficiently on less gas if it's readied for the drive. And breakdowns can cost you big money when you're traveling. Get that tune up before you leave.

When it comes to getting there by car, ensure you find the cheapest gas prices and have a professional tune-up before you go. Following these two suggestions will only be the beginning of sticking to your budget when you travel.

#### Saving Money in Your Food Budget When Traveling by Car

Eating out three times each day can really add to the costs of your trip. However, *if you're traveling by car, you've got several sweet* 

**opportunities to save some money.** Try some of the suggestions below to cut your food costs substantially.

- 1. **Know what you've budgeted daily for food.** Have an idea of what it will cost to eat out during your trip. When planning your food budget, set a limit on the amount you'll spend each day.
  - Establish a lower amount for the days you're driving so you can look forward to a bit of a splurge once you arrive at your destination. Be specific and realistic in your estimates.
  - Check out this illustration: for breakfast, allow yourself \$5.00, lunch \$10.00 and dinner \$20.00, all including tax and tip. If you exceed the amount a bit on breakfast, then cut back at lunch or dinner. Make a concerted effort to stay within your budgeted limits.
- 2. **Take a hefty supply of your favorite healthy snacks.** If you love eating fruits at home, why not take them on a car trip? **A bag of apples and a bunch of bananas are healthy, filling and hunger-fighting snacks that will save you money** (not to mention calories).
  - Granola bars high in protein are individually wrapped for car convenience. Plus, some granola bars are packed with protein

and fiber and with a piece or two of fruit, will make a great breakfast or lunch. So, when you're on a car trip, think about your favorite healthy snacks that will travel easily.

- 3. **Bring along a cooler.** Fill it with ice and all your favorite beverages before you leave home. Think convenient sizes of water, juices and even a couple of cans of soda.
  - You'll save in your budget throughout your trip if you buy your drinks in bulk before leaving. And if you run out during your trip, shop the local grocery store to replenish your beverage and ice supply. You'll be pleasantly surprised at the money you'll save simply by taking along your own beverages.
- 4. **If you plan to do a lot of car travel, buy a plug-in cooler.** For around \$55, you can purchase a 12-volt cooler that plugs right in to your car's outlets. You can keep 10+ beverages cold while you travel.
  - When you consider that you can also store deli meats and cheeses in your cooler, you'll be saving some very big bucks on lunches and dinners.

Some of these coolers are also "warmers." So if you're traveling in the winter time, you can keep your hot beverages hot for hours in the car. Either way, you'll save dollars when you take your drinks from home and keep them cold or hot.

If you know your food budget, follow it, take along snacks, and bring some lunches and beverages in a cooler, you'll find you won't blow out your budget on food costs.

One of the great things about traveling by car is the incredible savings on food and beverages you can enjoy.

"It's good and it's bad and it's kind of all of the above.

It's rough being on the road and not making a lot of money and sleeping in a van. But it's also pretty inspiring to travel around and meet new people and see new things and visit old friends."

-Patrick Carrie

### PRESERVING YOUR CASH WHEN FLYING

If you plan to take flights during your travel, be vigilant ahead of time about looking for the lowest-priced airfares.

Keep in mind that if you have frequent flyer accounts at the airlines you fly, eventually you'll get flights at low or no cost after traveling a certain number of miles.

#### Consider these suggestions when you're planning to fly:

- Purchase your tickets at least 3 weeks prior to your take-off.
   Industry experts stress you can get the best deals on flight tickets
   3 or more weeks before you plan to take your trip. So, again, some pre-planning will help you save.
- 2. **Buy flights online instead of by phone.** If you speak to an agent by phone, you'll most likely be charged at least \$20 per person per round trip flight. Those who are computer-savvy will find it easy and cheaper to book flights online rather than by phone.

- 3. **Take a look at the individual discount airline websites.** Airlines like ATA, Frontier, Southwest, and Spirit are known for inexpensive fares.
- 4. Check the comparison airline-fares shopping sites. Sites like CheapAir, Kayak and Mobissimo can help you find some very inexpensive flights quickly and easily. These sites do comparisons among various travel and airline websites to provide you with numerous choices and pricing. In essence, they do your shopping for you, which saves you time.
  - Keep in mind you might have to take multiple flights in the middle of the night to get the absolute cheapest fares.
- 5. **Be flexible regarding your flight times and layovers.** If you're serious about taking your budget into consideration, be willing to fly late at night or very early in the morning. However, keep in mind that if it takes you four or five flights to get there, that's a whole day or more, which means eating more meals out.
  - Take all cost factors into consideration to save money when selecting flights.

6. **Consider Baggage Fees.** If you travel light, you may be able to avoid baggage fees altogether – your carry-on bag is free. At Southwest Airlines, the first bag you check is also free. So check the airlines' websites for their baggage fees, as they all have different fee policies.

When you plan to fly, secure airline tickets at least 3 weeks in advance and shop various websites to find your best deal. If you're flexible about travel times and arrangements and book online, you stand to save some money on your trip.

"Living on Earth is expensive, but it does include a few trips around the sun every year."

-Unknown

## ALTERNATIVE METHODS OF GETTING TO YOUR VACATION DESTINATION

Although it's reasonable to think that most people travel by car or airplane, some people prefer to travel by rail or even take a cruise while vacationing. There are advantages to each.

#### **Traveling by Rail**

Although not terribly popular in the United States, in Europe and other continents, rail is the way to go to view the scenery and get there safe and sound. Traveling by rail is slightly faster than traveling by car and you don't have to fight traffic. It's much slower than flying but, in most cases, cheaper.

If you choose to travel by rail, it's necessary to weigh out the budget issues as you'll also be buying all your meals on the train (unless you pack a few snacks to get you by).

Sometimes, traveling by rail is the vacation in and of itself. That's something to consider when you want to "enjoy the ride." You won't mingle much with the locals but you'll take in some beautiful sights.

#### **Taking a Cruise**

Taking a cruise can be one of the most restful, enjoyable and entertaining trips you'll ever make. There's literally nothing to worry about: you don't have to find your way anywhere unless you choose to disembark from the ship and you paid for pretty much everything in

advance. Take an envelope of cash to tip 3 or 4 of your ship's staff and you're good to go.

If you wish to travel on a budget, consider a cruise. Surf the internet to find inexpensive cruises. You'll pay upfront for the entire trip, including non-alcoholic beverages, all foods (and boy, is there food!) and all the ship's activities (except gambling and alcohol) in advance. You're free to relax and truly enjoy your budget-friendly trip on the high seas.

Typically, the only ways you'll spend extra money on a cruise are drinking alcohol, taking the day trips where the ship docks or shopping at the boat's boutiques. However, if you avoid these three activities, you can enjoy a wonderful trip while staying within your budget.

"I travel not to go anywhere, but to go.

I travel for travel's sake.

The great affair is to move."

-Robert Louis Stevenson

### HOW TO FIND LOW COST LODGING

One of your largest costs when you travel is lodging. After all, you want the place where you sleep to be safe, comfortable and clean. Be willing to give up some space for those elements. So what if the room is small or it's a double instead of a queen? Know your priorities before you start looking for lodging for your budget-conscious trip.

- 1. **Consider travel websites to get the best lodging deals.** Check out Hotels.com, Travelocity, Orbitz, and others to find lodging. Such sites offer free nights' stays with the purchase of several nights. Plus you have the option to examine different types of hotels.
- 2. Call the hotels where you want to stay. Sometimes, you can wheel and deal directly if you've got a specific hotel in mind. It's worth a try to get your favorite hotel to reduce their rates for you. Depending on the season and how business has been lately, you just might be one of the lucky ones who are successful in paying the price you want for your favored hotel.

- Be sure to get a confirmation by email or mail to have handy when you check in.
- 3. **Look for family-owned hotels and bed and breakfast inns**. Do your homework. If you know the areas you want to stay, check the local websites to find family-owned hotels and bed and breakfast inns.
  - Such places provide you with a culturally immersive experience at very reasonable prices. You might be thrilled to locate a lovely low-cost hideaway where breakfast is included, which will be an even bigger savings!
- 4. **Stay in hostels.** You can cut serious money off your lodging costs by staying in hostels.
  - → Hostels are "dorm" style meaning there could be as few as 4 or as many as 28 in the dorm where you stay. Bathrooms are usually shared and there may or may not be kitchenettes.
  - At hostels, expect to pay small additional charges for everything: secure storage, laptop lock-up and internet/wi-fi.

Don't be surprised if you find a hostel that also offers inexpensive food for lunch and dinner. If you love to travel and see new sights, staying in hostels will save you a bundle on lodging and food.

If you keep an open mind about where to stay during your travel, you stand to cut a huge percentage off your vacation spending. Evaluating pricing for lodging at hotels, small local inns and hostels will save you some money and help you stay within your vacation budget.

The wise man travels to discover himself.

-James Russell Lowell

### MORE WAYS TO CUT FOOD COSTS DURING TRAVEL

No doubt one of your biggest expenses when you travel is eating out. But everyone's got to eat at least two meals a day plus some snacks. How can you eat good, less expensive meals while you're traveling?

1. **Consider "All-Inclusive" hotels.** Like a cruise, these hotels and resorts include your food at their restaurant in the price of the

lodging. You get all you can eat – all day – for no extra cost whatsoever! It may save you plenty to research the all-inclusive hotels at your destination. Some of these hotels serve wonderful meals and include room service as well.

- 2. Order water with lemon to drink with meals. If you avoid ordering beverages during your meals out, you stand to save \$5.00 or more daily when you're traveling. And that \$5.00 could pay for your lunch or most of it. Stick with water when you're eating out. Consider it a splurge to order a beverage in a restaurant when you travel.
  - → However, when traveling in other countries, purchase bottled water to avoid experiencing digestion issues related to the local water.
- 3. **Look for small, family-owned restaurants.** You're more likely to find cheaply priced, down-home and delicious meals at such places of business.
- 4. **Find out what's on special.** Sometimes, you can have a delicious meal that's "on sale" for the day. *Try to catch the "early bird specials" between 4:00 and 6:00 p.m. to get a more reasonably*

#### sized and priced meal.

- 5. Check-out the menus before being seated. Ask to see a menu to see if the prices are budget-friendly and whether you like the choices. If it's too costly or the menu lacks meals you're hungry for, move on down the road and find something else. Conserving your money means you'll make the best choices for yourself during your travel.
- 6. Consider fast-food lunches or dinners once in a while. Although you may not want to eat fast food every day, once every few days wouldn't be so bad. You'll save big bucks and will even find healthy choices on most fast-food menus these days such as grilled chicken sandwiches and salads.
- 7. **Before leaving, visit RetailMeNot or other couponing websites.**The RetailMeNot website has money-saving coupons for many restaurants. Review their offerings and print out coupons to restaurants that you'd be most likely to stop at during your travels. It's always good to save a few bucks, which is possible if you carry coupons.

Some restaurant coupons offer one entrée free for the purchase of an entrée. So, if you're traveling with a loved one, someone eats for nothing! You can't get much cheaper than that.

There are a number of ways to shave dollars off vacation spending related to eating out.

Reduce purchase of beverages in restaurants. Find family restaurants recommended by the locals that offer discount-priced meals and take advantage of daily specials.

Think about an occasional healthy fast-food meal and always review menus first, in case food choices are too expensive.

"When preparing to travel, lay out all your clothes and all your money. Then take half the clothes and twice the money."

-Unknown

### SMART SHOPPING DURING YOUR TRIP

How can you preserve your cash and still head home with a few special souvenirs of your trip?

- 1. **Look for outlet malls.** If you're a shopper, you already know to keep an eye out for the local outlet mall. And you probably recognize the importance of checking the prices to ensure you're getting a good deal. After all, not all outlet malls offer real savings.
- 2. **If you know your route in advance, do some homework before leaving.** Doing research on your home computer is half the fun of the trip. Look into the locations you'll be driving through or staying in to find where the best shopping deals are. There's nothing like a little planning to save you some cash.
- 3. **Get apps like 'Yowza' on your Smartphone to help you save.**Before you leave home, download one of the shopping apps.
  'Yowza' and others offers valuable coupons and savings stored right on your Smartphone.

- The really cool thing about 'Yowza' is that it works from your current location. No matter where you are, it can find you the best savings on the deals you want. And an added benefit of 'Yowza' is that it also has restaurant coupons to help you save when dining out.
- 4. **Try bargaining.** You can sometimes save a nice percentage off your bill by asking for a bargain especially if you're purchasing two or more items. **You'll be pleasantly surprised to find out how much you can save by negotiating!** 
  - However, if you plan to use bargaining, be prepared to walk away if you don't get a deal that you want.

If you want a few souvenirs from your trip, your upfront homework will help you keep in mind the local low-priced places to shop. Plus, use Smartphone apps to find the best local deals and use bargaining to reduce costs of items you want to purchase. *You can shop and preserve your travel budget at the same time!* 

"Like all great travelers, I have seen more than I remember, and remember more than I have seen."

-Benjamin Disraeli

### MISCELLANEOUS TIPS TO SAVE MONEY WHEN YOU TRAVEL

#### Ponder these ideas when it comes to traveling and saving money:

- 1. **Take advantage of traveling for your work.** If you travel to interesting locales as part of your job, consider building in a few days off while you're at your travel destination after you finish work tasks. Then, explore and enjoy the surroundings.
  - Your travel for these types of trips is essentially paid for by the company you work for. You simply claim the days off (after finishing your work) as vacation days and enjoy!
  - You'll preserve considerable cash on these trips as you'll only be paying for lodging and food during the few days of vacation you took.
  - Ensure you double-check with your company that taking this route is acceptable and is within the company's guidelines. If it is, you stand to save big bucks on travel costs.

- 2. **Plan no-cost activities while vacationing.** While you're enjoying your vacation destination, arrange to take part in some interesting activities that cost nothing.
  - ► For example, many major museums around the world have a day during the week when admission is free.
  - Or admire for free the particular architecture of a town.
  - If you do your homework in advance of your visit, you'll have plenty of ideas of things to do that don't cost money. *Enjoying open air flea markets, taking in the local culture or finding sites of historical significance are all things you can do at relatively no cost.*

Take advantage of your work travel assignments if possible and include activities that don't cost money in your vacation plans. This way, you'll have days that you don't spend large amounts of cash, which will help you stay within your budget's parameters.

"The journey, not the arrival, matters."

-T.S. Elliot

### BUDGET EFFECTIVELY WITH A VACATION "REHEARSAL"

Maybe you've been dreaming of a fantasy trip to Italy for years but just can't get the nerve or the money together to do it. Have you ever thought about doing a "rehearsal" planning of the trip?

Rehearsing all your plans to take a trip provides you with a wealth of knowledge and will help you evaluate costs and set up a proper budget for your "real" trip someday.

Sketch out your trip – where exactly you want to go and when, where you want to stay, the sites you want to visit, and how long you want the vacation to be.

Look at it this way: it's cheap entertainment to go through the steps of planning a trip you've yearned to take. Doing so will ensure that you examine all of your choices so you can discover low-cost options.

When you complete your vacation rehearsal, you'll know the bottom line about what your trip will cost. Consider the following rehearsal steps to follow when you're thinking about taking a trip on a budget.

- 1. **Decide where you want to go and for how long.** Look at a map to plan your rehearsal trip. For this example, it's a tour of Italy for 10 days. The cities you want to visit are Florence (Tuscany), Venice, and Rome. You want to stay in each city for 3 nights and travel in October.
  - Randomly pick a 10 day period in your schedule in October to "play with" so you can plan your fantasy trip. For this exercise, we'll pick October 10 through 20.
- 2. Next, look for transportation in this example, flights.

According to the map, these 3 areas are spread out over Italy. It makes sense to fly into Rome, then travel to Florence and finally make your way to Venice for the final leg of the trip. Use Mobissimo, Kayak or one of the other search engines to look for less expensive flights on your rehearsal trip dates.

- There's a flight for \$756.00, one way from a major city close to you to Rome with just 1 stop. That sounds like a decent one-way rate.
- For the return flight, you check from Florence on the 20<sup>th</sup> back to the major airport near you. The return trip is pricey, \$1,600.00.

Keep in mind if you took a round trip to/from 1 city, it would be considerably cheaper. However, then you've got to take time and travel dollars to trek from your last destination back to your first to catch your return flight.

- Be sure to crunch those numbers and weigh out your preferences to arrive at your final costs. Your final plan should best reflect what you want to do as well as your budget.
- 3. **Explore lodging in each city.** This task will take a little more time since you'll have to check lodging for each city. Give it your best shot. You can explore staying in large hotels versus staying in little out-of-the-way inns and hostels. Changing it up might be fun: a hotel in Rome, a hostel in Florence and an inn in Venice.
  - In Rome, you found the Palazzetto degli Artisti Hotel for \$115 per night including complimentary breakfast, air conditioning and wifi. So that's \$345 for Rome lodging.
  - For Florence, you go for a hostel and located one called, "David's Hostel" for \$42 per night. It's close to the Statue of David and offers a kitchen and free library. You have to take your own towel. Staff will help you find inexpensive restaurants nearby.

Only \$126 will pay for your entire Florence hostel stay.

- In Venice, you chose a small, local inn called the Locanda la Corte Guest House! It offers breakfast each morning, according to the website. But it's unknown whether it's complimentary. So, lodging in Venice totals \$425 with possible free breakfasts.
- ► For all your lodging, you're looking at \$935 for the above arrangements. However, keep in mind that if you stayed in hostels or small inns in all 3 locales, you could cut this figure by one-half or more.
- 4. **Budgeting for your food.** In this example, you'll include food for 10 days. While flying transatlantic, food will be included in the pricing of your flights, assuming you'll be flying during meal times.
  - However, it's wise to go ahead and figure in half your daily meal budget for flight days as you'll be hanging out in airports a lot and will probably eat a meal or two there.
  - In your research, you'll be able to find out some adequate information about how much it costs to eat in Italy every day.

- Also, you'll have resources to consult for budget-priced eats at the hostel and the inn.
- 5. **Figure in transportation and travel costs from city to city.**Estimate transportation to one or two sites you want to visit in each city, which you can find on the internet. Also, you'll need to travel from Rome to Florence and then from Florence to Venice. Decide whether you want to fly, travel by train, or rent a car.
- 6. **Add in your costs for the sites you want to visit.** List them and look each one up on the internet. Allow a couple of dollars extra for each site as you might want to tip a tour guide.
- 7. **Think about extra costs.** If you're like most people, you'll want to buy some souvenirs of your fabulous trip. Decide on an amount you want to spend, keeping in mind that it will take room to pack and carry home whatever you buy. For this trip rehearsal, why not plan to purchase one easily packed souvenir from each city you visit?

To determine what your dream trip might cost, consider doing a vacation rehearsal and see what you come up with. It will be a learning experience, plus you'll learn lots about the areas you want to visit.

Utilize your research skills to design and create your "someday" vacation within your budget.

Now that you have a budget figure in mind, follow up on your project by drawing up a savings plan to make your dream trip a reality.

"The internet has given people control over prices,
options, information, and deals. It's given the traveller leverage.
People feel it's worth dedicating the time to hunting for
better hotel rates or flight times. They want not just to
save money but to control their travel.
People are being ever-more self-reliant."

#### -Kathy Sheehan

#### **SUMMARY**

Regardless of traveling by car, flight, rail, or cruise, it's possible to plan an overall vacation budget to stay within your means. Using these suggestions for meals and beverages when traveling by car will shave dollars off your travel spending. Plus, when shopping for rail, flights or cruises, take advantage of the internet and all it has to offer to find the best deals.

Research local restaurants ahead of time to find the hidden gems with great food and even greater deals to keep your food budget down. Shop around in advance for just the right lodging. Whether you choose hotels, small bed and breakfast inns or hostels, you can thoroughly review your options using the internet and making some calls in advance.

Be fearless when bargaining for the price that you want, whether it's on your hotel room in advance or on-the-spot shopping for a souvenir.

Decide to purchase small tokens of your trip that travel easily and don't cost a bundle but provide cherished, lasting memories of the trip.

Finally, ensure you do a complete and thorough rehearsal of any trip you want to take. You'll gain information and insight into the travel destination of your dreams.

Yes, it is possible to travel and travel well on a budget!

"I met a lot of people in Europe. I even encountered myself."

-James Baldwin