**STRESS-FREE BUDGET TRAVEL WITH MATT KEPNES**

**January 28, 2014**

**DAY 1**

I. Travel Anywhere on a Budget

 1. media make travel look expensive—this is not true

 2. luxury sells

 3. it is possible to travel cheaply

 4. travel like you live at home, travel like a local

 5. *everyone is afraid*

II. Three Steps

 1. Decide where you want to go. Have an **actionable goal**.

 2. Decide how long you want to go for.

 3. Start researching.

 a. Google “what to do in X”

 b. travel blogs

 c. Lonely Planet, TripAdvisor, Wikivoyage

 4. Make travel a priority. Work towards your goals. Don’t overthink it.

 5 Book your flight. Then you’re stuck.

III. Financing

 1. Track your expenses.

 2. Categorize in to “wants” and “needs.”

 3. Cut your “wants.”

4. Think of things as **opportunity costs**: the loss of potential gain from other alternatives when one alternative is chosen.

 a. Retina MacBook Pro vs. plane ticket

 b. new camera vs. the pictures you could take with the one you own

5. Cut the coffee. Cancel cable. Find a roommate. Sell your car.

6. Build a network on Couchsurfing to save money in the future.

7. Don’t give your savings to banks!

 a. Global ATM Alliance

 b. Charles Schwab (#1 bank you should go to)

 c. Capital One

 d. Fidelity

 e. HSBC (secondary bank)

 f. BankAmerica (worst case scenario)

8. If you’re living long-term somewhere, get a local bank card.

9. Avoid overseas fees on credit cards.

 a. Capital One No Hassles Rewards Card (best one)

 b. Chase Sapphire

 c. United Mileage

 d. Chase Ink (business)

 e. American Express Platinum

 f. stick with Mastercard or Visa

 g. always have a backup bank card and credit card

10. Four ways to save money.

 a. Don’t let them charge your purchases in local currency.

 i. If they ask you, always choose US Dollars.

 b. Never exchange money at airports.

 c. Never use traveler’s checks.

 d. Avoid random ATMs. Use bank ATMs.

11. Keep cash on hand for emergencies only. Look for exchanges in ethnic communities.

12. Use Currency (app) or xe.com for exchange rates.

13. Get Free Rewards with Travel Rewards Cards

 a. Matt has 27 credit cards!

 b. Ways to fake spending for high spending requirements.

 i. Pay your taxes.

ii. Amazon spending: give $1000 a month without a fee. Then have your friend give it back to you.

 c. Sign up for cards with a spending requirement of $1000 or less.

 d. Use PayPal or Amazon Payments to pay rent.

 14. 4 Notes of Caution

 a. Don’t spend money just for the points.

 b. Start out slow.

 c. Don’t go overboard if you are about to make a big purchase.

 d. Have a specific goal.

 15. How to collect extra points.

a. Shop with partners: all points programs have online shopping partners.

 i. Evreward.com

 b. Have your family give their points to you.

c. Sign up for airline and credit card newsletters. Follow them on Twitter and Facebook for special deals.

 16. *Make sure to get a no-fee bank card and a no-fee travel credit card.*

17. Use awardwallet.com to manage points.

18. In some developing countries, using cash is better to avoid fees.

19. *No fees, no fees, no fees!!!!!!*

IV. Safety

 1. Use common sense.

 2. Don’t be flashy. Don’t make yourself a target.

 3. Be *healthily* suspicious.

 4. Avoid walking drunk (especially at night).

 5. Watch out for scams. You can look them up online first to be prepared.

 6. Watch out for con artists.

 7. Lock up your stuff.

 8. Ask other travelers for advice.

 9. Ask locals for advice.

 10. Keep a piece of paper with three false PIN codes.

11. Keep a few notes of the lowest currency in your pocket. If you get mugged, bunch up the notes and offer it to the mugger. It’ll look like more money than it is, and it may save your life.

IV. Solo Female Traveling with Candace

 1. Most people are nice and willing to help.

 2. Staring, hissing, cat-calling can all be problems.

 3. One idea: wear a fake wedding ring and say that you’re married.

 4. Dress conservatively.

 5. Know local cultural customs.

 6. Book hostels that are in busy city centers, not quiet rural areas.

 7. WikiTravel has tips for how to dress and stay safe.

 8. Bangkok has good cheap salons, massages, manicures, etc.

 9. A self-defense class is a good idea.

10. A can of aerosol spray (insect repellant, hairspray) is a good red pepper spray alternative.

11. Her one piece of advice is *intuition*. Trust your gut.

12. She trekked in Turkey and felt very welcome.

V. How to Make Friends Overseas

 1. Couchsurfing, Couchsurfing, Couchsurfing!!!

 a. go to groups, meetups, and events

 2. Stay in hostels.

 a. go to events, tours, etc.

 b. talk to the people in your room

 3. Use Meetup.com to find locals with similar interests.

 4. Dine with locals: the Ghetto Gourmet and EatWith are good resources.

 5. Say hello to strangers. Just take the leap.

VI. Dealing with Unsupportive Friends and Family

 1. Don’t let other people’s fears discourage you.

2. Tell them: everywhere is unsafe, you can do this, lots of people travel solo, this makes you happy.

3. Stay connected online.

4. You can’t wait for your friends. ***JUST GO.***

VIII. 5 Truths

 1. You aren’t the first person to travel alone.

 2. You made it this far.

 3. You are just as capable.

 4. You will make friends.

 5. You can always go home.

IX. Essential Gear & Technology

1. Packing cubes are a good idea.

2. Keep all your valuables (camera, computer, etc.) in daypack.

3. PacSafe is a metal mesh wrap for your backpack.

4. Take a lock to lock your daypack and extra tech gear in a locker.

5. Buy a subscription to Crashplan to back stuff up. Or look into Dropbox.

6. Protect yourself while you’re web browsing: use a VPN.

 a. HotSpot Shield

 b. Witopia?

c. Makes it look like you’re surfing from home, so you can use Netflix or other services that are country-specific.

 7. Phones.

 a. Get an unlocked phone.

 b. Or buy and toss local phones as you go.

 8. You don’t need a lot of gear, you just need the right gear.

 9. Choosing the right travel insurance.

 a. Buy it. Not an option.

b. Look for coverage for: trip cancellation, hotel bookings, flights, all transportation, emergencies, strife in countries visited, legal expenses, financial protection, medical, etc.

c. Take pictures of the stuff you own.

d. Keep receipts for everything.

e. World Nomads (Matt uses them)

f. Insure My Trip

g. MedJet Assist (good for covering gear)

h. Clements

 10. Other Tips

 a. Take multiple copies of your passport.

 b. Go paperless with your billing.

 c. Earth Class Mail will scan your mail.

 d. Make sure you have the right vaccinations.

 e. Call your credit card companies.

 f. Give your parents all of your bank information.

 11. Don’t over think everything. Don’t over plan. Go with the flow.

**EXTRAS:**

Contact about Philippines: asfersarm@gmail.com

Lonely Planet has also created a discount code for creativeLIVE viewers -discount code is CreativeLive for 30% - good until March 30th 2014. <http://shop.lonelyplanet.com/>

Get a Nexus 5 with local SIM and use it for data.

 - Or maybe carry the iPhone and get a cheap local phone.

Someone suggested myfico.com for credit scores.

Maybe sign up for Coin to manage your cards.

Merrell barefoot shoes are good for traveling.

Check out [www.TravelTheRoad.com](http://www.TravelTheRoad.com) for tips on photo gear and packing.

**DAY 2**

I. How to Book a Cheap Ticket

 1. Be flexible with dates.

 2. Fly to secondary airports.

 3. Fly budget carriers.

 a. Norwegian: flight to Scandinavia for $400

 b. RyanAir

 c. AirAsia

 d. EasyJet

 e. German Wings

 f. SAS

 g. Tiger Airways

4. Try alternative routes. Go to a different city and then get a cheaper flight to your destination. Use connecting flights.

5. Join airline mailing lists. (see Matt’s website, under ‘resources’)

 a. Kayak

 b. Airfare Watchdog

6. Search on airline sites.

7. All search engines are not equal.

 a. Skyscanner #4

b. Momondo (good for international flights) #3

c. Google Flights #2

d. ITA Matrix

e. Kayak

f. Vayama (good for international flights out of the U.S.) #1

 8. Look at roundtrips and one-way flights regardless of what you want.

9. Sometimes, prices will go up if an airline notices your search (they do this using cookies). So book on a different computer or using a VPN.

 a. Use incognito or private browsing modes.

10. *Ideal time to buy a ticket*: 6-8 weeks before your trip.

 a. 8-12 weeks on big routes?

 11. RTW tickets

 a. Matt doesn’t use them; uses budget carriers instead

b. can be a good deal if you know where you’re going and have lots of airline points

 12. Look into onward travel requirements for every country you visit: <http://www.wanderingearl.com/proof-of-onward-travel-a-story-and-a-solution/>

II. How to Book Cheap Accomodation

1. Couchsurfing pros: free, live like a local, interact with locals, kitchen access, take more than one traveler

2. Couchsurfing cons: privacy, boring host, must trust people, not luxurious, be prepared for anything

3. other hospitality networks: Be Welcome, Global Freeloaders, Servas

 4. Home exchanges are an option if you own a home.

 5. House Sitting

 a. trustedhousesitters

b. mindmyhouse

c. housecarers

 7. Apartment Rentals

 a. Airbnb

 b. Home Away

 c. VRBO

 8. Farm Stays

 a. WWOOF: Italy, France, NZ

 b. Helpx.net

 c. workaway.info

 9. Monastery or Convent Stays

 a. Google monasterystay

 10. Lighthouse Stays

 11. Hostels, Hostels, Hostels

 a. Hostelworld.com

 b. Hostelbookers.com

 c. Hostels.com

III. Saving Money at Any Destination

 1. *Travel like a local*.

2. Saving Money on Food

 a. Don’t eat out for every meal.

b. BUT, food is an important part of travel and experiencing other cultures. Don’t avoid eating out altogether. Just do it smartly.

c. Shop at local markets.

d. Eat out during lunch, rather than dinner to save money.

e. Outdoor vendors

f. Street food

g. Skip tourist areas. Never eat at a place in a guidebook.

h. Explore side streets.

i. Ask a local, “where do you eat?”

j. Ask around at the hostel.

k. Carry a reusable water bottle.

l. Eat at the buffet.

 3. Food Safety Tips

 a. Use a Steripen to purify water.

 b. Look for places where women, children, and old people eat.

 c. Bring your own silverware.

 d. Be smart about what you’re eating and where.

 e. Use hand sanitizer.

 f. Go when it’s busy.

 g. Stay away from street produce in areas with bad water.

 4. Saving Money on Local Transport

 a. Take local buses, ferries, etc.

 b. *Never take a taxi*.

 c. Buy metro cards. Ask at the station or hostel for the best deal.

 d. Car Sharing Services: Zipcar, Jayride, Gumtree, Getaround

 e. Rent a bike. Check out Zilok.com and Sharegoods.com.

 5. Saving Money on Inter-Destination Transport

a. Get train passes, especially if you’re going to Europe, USA, Canada, New Zealand, Japan, Australia (best deal).

b. If you look for specials online and book early, it may be cheaper.

c. Book on buses 3 months in advance.

 i. Megabus, Naked Bus (NZ), Boltbus, etc.

d. Buses, budget airlines, hitchhiking.

e. Car relocation: drivenow.com, hittheroad.ca, autodriveaway

 6. Saving Money on Activities

a. Get tourism cards. They will save you money if you want to do sightseeing.

b. Go to museums on free days.

c. Use discount cards: VIP Backpackers (Aus, NZ, Fiji), ISIC, IYTC, YHA, STA Travel

d. Visit local tourist offices.

e. Go on free walking tours.

f. Book via student websites like STA Travel.

g. For deals on activities in NZ: bookme.co.nz

IV. Finding Work & Living Overseas

1. It’s about getting a *job*, not a career. It’s about earning money to continue traveling, not building a resume.

2. Be flexible.

3. Search online job boards.

a. Council on International Educational Exchange Work Abroad Program

b. Alliances Abroad

c. BUNAC

d. InterExchange.

e. HelpX.net

f. Workaway.info

4. Contact expat groups before you leave.

5. Bring copies of your resume and professional certificates.

6. Get business cards!

7. Go to networking events.

8. Common jobs: English teacher, hostel worker, bartender, waiter, cruise ship crew, dive instructor, tour guide.

 9. How to Teach English Overseas

 a. To get a good-paying job, get a TEFL/CELTA degree.

b. Where to teach: public schools, private schools, language institutes, summer schools, business classes, international schools, private tutoring

c. Popular places: South Korea, Japan, the Middle East, Thailand, China, Mexico, Central Asia, Prague, Argentina, Ukraine

d. Look at DavesESLCafe website for salary expectations.

 10. Guest Chat about Working Overseas

 a. Teach in Thailand: ajarn.com

 b. Be flexible, know a little about the culture, have no expectations.

 c. Be patient, and take things slow.

11. You can live and work in Thailand on a tourist visa, just need to hop in and out of country.

12. Be wary of any company that asks you to pay a fee to get a job.

13. DavesESLcafe.com has a good forum for teaching English abroad.

14. For odd jobs and tasks: taskrabbit.com and elance.com

V. How to Plan Your Dream Trip, Step-by-Step

 1. Decide where you’re going. Be specific.

 2. Decide how long you are going to stay. Be specific.

 3. Research your costs. Estimate total, then round up.

 4. Find the right amount of money *for your trip*.

 a. Do research.

 b. Create a budget based on your priorities.

 c. Add a cushion. (Add an extra 25% of your total budget.)

 d. Think about how much you spend at home.

 e. Start saving money.

 f. Get a travel credit card.

 g. Check for last-minute deals.

 h. Book your flight.

 i. Book your accommodation.

 j. Plan your activities.

 k. Sell your stuff.

 l. Automate your bills.

 m. Tell your credit card companies and banks that you’re leaving.

 n. Pack light.

 o. *Just go!*

5. Travel doesn’t need to be somewhere really far away, just somewhere different from your daily life. Try weekend trips! Explore your own city!

6. There is *always* time to travel.

7. There is no perfect time to travel. *JUST GO.*

8. Tomorrow, there will still be bills to pay. Tomorrow, there still won’t be enough money. Tomorrow, there will still be a wedding or a birthday party to miss. Tomorrow, there will still be planning to do.

9. Stop making excuses. Start traveling.

10. The secret to traveling more is simply the desire to travel more.

11. Figure out your priorities. Figure out what you want to do. Then do it.

12. “To my mind, the greatest reward and luxury of travel is to be able to experience everyday things as if for the first time, to be in a position in which almost nothing is so familiar it is taken for granted.” –Bill Bryson

**EXTRAS**

The rebroadcast will be at 4:15pm, 9:50pm, 3:35am, 9:15am pst.

Chat room user said: “Best VPN for the price is Private Internet Access. 1 year for only $39.99 USD.”

DD recommends: “Hotspot Shield and TunnelBear if you want something to try for free, and Witopia for paid access (which is what I use)”

Websites like Airbnb for food: cookening.com and feastly.com

Websites for learning languages: busuu.com and duolingo.com and memrise

Website for freelance tech jobs: guru.com

Website for photo-video jobs: personal-view.com

Shannon’s tips for working abroad: http://alittleadrift.com/how-to-work-and-travel-rtw/