

BUDGETING TIPS

Time

- Be flexible

Having flexibility with either the dates themselves or changes that are bound to happen, your ability to be flexible with either will be a huge plus in being able to budget your next adventure while still enjoying the things you want!

Example: When planning my Europe trip, I originally was set to have an evening flight out of Copenhagen, Denmark to give me some extra time to explore Copenhagen for an extra half a day. Unfortunately the flight got changed from that evening to earlier in the morning. We decided that since there wasn't a huge amount of stuff on our "must see" list, to stick with our changed flight time. This happened to give us an extra day in Amsterdam, which we used to be able to book a day trip to Belgium!

- Durations

Be aware of how much time something takes. Traveling from Chicago, IL to Orlando, FL is only a few hours by plane, otherwise can be up to 2 days via car. Being mindful of traveling durations can be useful. Plan at least one day of travel there and back for any flight that is International or more than 4 hours in length (unless your domestic 4-hour travel is super early to give you that day to travel).

You also want to be aware of any extra see/do things that are booked. A tour may be advertised as only an hour but give yourself time to travel to the meeting location and some extra time in case there is a gift shop, unexpected delays, or the need to travel to another location for your next "must see" item on your list.

- Lodging

If you're staying anywhere overnight, you'll need to find someplace to sleep. In the U.S. a hotel or motel are going to be your first choices (other than the ever-trending Airbnb). Be aware of the check-in and check-out times in order to plan your activities the day you arrive and leave accordingly. In Europe, hostels are a great, cheap way to travel (especially for those 18+). Hostels used to have a bad reputation but have since changed dramatically in the last couple decades.

I have personally stayed in a handful of hostels and my Europe trip has quite the list of hostels I will be lodging in. Hostels are basically dorm rooms (though private rooms are available at most for a higher cost) and most have bag drop offs, where you can store your luggage while you explore, until your check in time has arrived. Most hotels/motels in the U.S. do not have such a

thing, but some may allow exceptions especially if you're a rewards member or in a heavily tourist city (such as Chicago, Orlando, or New York).

Money

- Traveling

In order to make the most of your travel budget, you need to be mindful of the cost to just travel there. If you're planning an international trip from the United States to Australia, for example, most of the round-trip flights are going to cost you more than \$1,500. That doesn't include the cost to get to the airport (and if you're driving, the cost for the car park at the airport). Factoring in your every travel expense will help your money go further.

Always budget high end. If you're looking at flights and it shows an amazing flight to your select destination for a low price and another at a much higher price, use the higher price as your baseline. Using the higher prices when looking at anything is going to help you better manage your money and whatever you don't end up spending will be extras for any mishaps, souvenirs, or food that you may have otherwise not thought of was capable to do on your original budget.

- Exchange Rates

This is for any international adventure. While some USD to whichever foreign currency you will need have a low exchange rate (1 USD = 19.95 MXN) and could get you further, if you're looking at going somewhere where the exchange rate isn't as nice, London, for example, then you will definitely need to budget a little bit more for that.

Order foreign currency ahead of time through your bank if possible. I'm not saying go and exchange your entire budget into the foreign currency, but if you're going to be in London for a week, then getting a couple hundred or a thousand pounds can be useful. Keep in mind that some cities in Europe, such as London, do allow tap & pay, too. Get a credit card or find out your bank's policy on foreign transactions. Bank of America has a Travel Rewards card that I use that has 0 foreign transaction fees and makes it my go-to card for traveling abroad. United Airlines and American Airlines have the same policy as well (and you get extra points if you use the credit card with their airline when booking your flights).

- Activities

No matter where you're going or how much you want to do or see, being smart with your budget in order to make the best of your adventure is important. Use travel websites such as TripAdvisor or Viator to help you plan affordable activities that fit your budget and any time constraints you may have. Both sites I used a lot when planning Europe and I was always cautious of the trip details, including the duration, reviews, meeting points, and points of interest on the activities, especially the walking tour ones.

Both websites offer great flexibility and the ability to change the day, time (if applicable), and language (if applicable) within days of your trip. It also allows refunds, and most trips will offer alternatives if there is any kind of cancellation or a refund. It is super easy and convenient as even when I was booking, I was able to change some of the activity days or times in order to better fit our time constraint in specific cities.

- Cellular Data

This is one a lot of people do not think about right away. International data roaming on most U.S. carriers can be costly, and unless you have a lot of dough laying around, it can cost quite a bit to use your phone data anywhere overseas. It is often cheaper to buy a cheap smart phone (places like Amazon, Wal-Mart, and Target sell some for as little as \$150) that is already **unlocked** and then getting a SIM in the country you're visiting.

When studying abroad, I had a phone with AT&T that I paid off and requested in the store to be unlocked. They gave me a code that I would have to input once I put a foreign SIM in and then it was good to go. In Ireland, the wireless company "3" was the one I went with, and it was amazing. It has unlimited call/text in the country and 2 GB of data that I could use outside the Republic of Ireland. I will be getting a SIM card when I am in Europe as well this time around to save on the \$30/day international fee AT&T otherwise has. Check with your carrier to see what international roaming data fees they have in order to budget!

SIM cards in most EU countries will cost about \$35 USD for a month's worth of data/talk/text. A simple google search can help you narrow down all those finer details as you prepare to embark on your journey.

Resources

- Transportation

Unlike here in the U.S., public transportation is huge throughout the entirety of Europe. You can get almost anywhere using public transportation, though you may need to switch buses/trains at times. Taking the local bus to get to and from city centres are easy and affordable, just make sure you have exact cash on you. A 2-euro bus can save a lot vs a 25 euro taxi/car ride. Same goes for trains. In Spain, the bullet train is actually a fast and cheap way to get from Barcelona to Madrid in under 3 hours instead of driving, taking a bus, or even flying. Utilizing public transportation and minimizing the amount of taxi rides or car rentals you will need will help save a lot overall in your budget when traveling.

Also be aware that some places may require a car rental, in which case try to rent for the least amount of time. For example, while in Switzerland, we have a rental car as it is more convenient and is the easiest way for us to go to all the cities/adventures we would like in our time constraint. We set up the rental, so we pick it up from the airport and head to our first city that night. 2 nights later we will drop the car off back at the airport and use public transit in order to get around the main city that we are staying in the 3 night preceding.

- Apps

In the world where technology is more readily available than boomboxes, apps can be your best friend when traveling. The following apps are ones I use no matter where I go:

- WhatsApp – great for calling/texting/video chatting with anyone around the world using only wifi. Can use data, but is super nice as there are no foreign data fees to use the app. I have used this app to stay in touch with family and friends all around the world
- Skyscanner – this helps to keep track of cheap flight deals and you can set up alerts for when a lower price regarding a certain flight has come up
- Flightradar24 – helps to keep track of every flight, though you can search for your specific one to see if there are any delays or if everything is right on time
- Hostelworld – this app is used specifically when I am not traveling within the U.S. As aforementioned, hostels are a great cheap way to find lodging for a night (or more!) when traveling abroad on a budget. Hostelworld allows you to read reviews and search for hostels near the location you want to be.
- Rome2Rio – this app is perfect for finding ways to reach your destination. It will even tell you the exact bus/train that is needed and you can always find the bus/train timetable hyperlinked into the app to help guide you more. I used this a lot when I wasn't sure what the quickest way to a city was from where I was currently.
- Tripadvisor – I've mentioned this one a few times now, but it has a lot of other uses. While you can book adventures directly, you can also use it just to search what else there is to do in your destination if you aren't sure how else to fill up your time. You can simply find a walking tour and then do it on your own if you're that type of person instead of having a guide and walking with a group.

Use each app to it's full potential, not just for it's intended use!

- Lodging

As I have mentioned several times now, Hostels are great to find cheap lodging wherever you are (but not so much in the U.S.). In the U.S., utilize hotel reward programs and Airbnb in order to find the best priced lodging for your party size and for your budget. Check reviews no matter where you are choosing to lodge. Check the lowest rating ones (keep the date it was posted in mind as well) and use that as a baseline. Was the review poor because of the experience, or because the person who wrote the review was expecting special treatment that they were not entitled to?