

AN EXPERTS GUIDE TO SAVING FOR YOUR TRAVELS

20 Tips to Save for Your Trip Faster



An eBook by The Trusted Traveller



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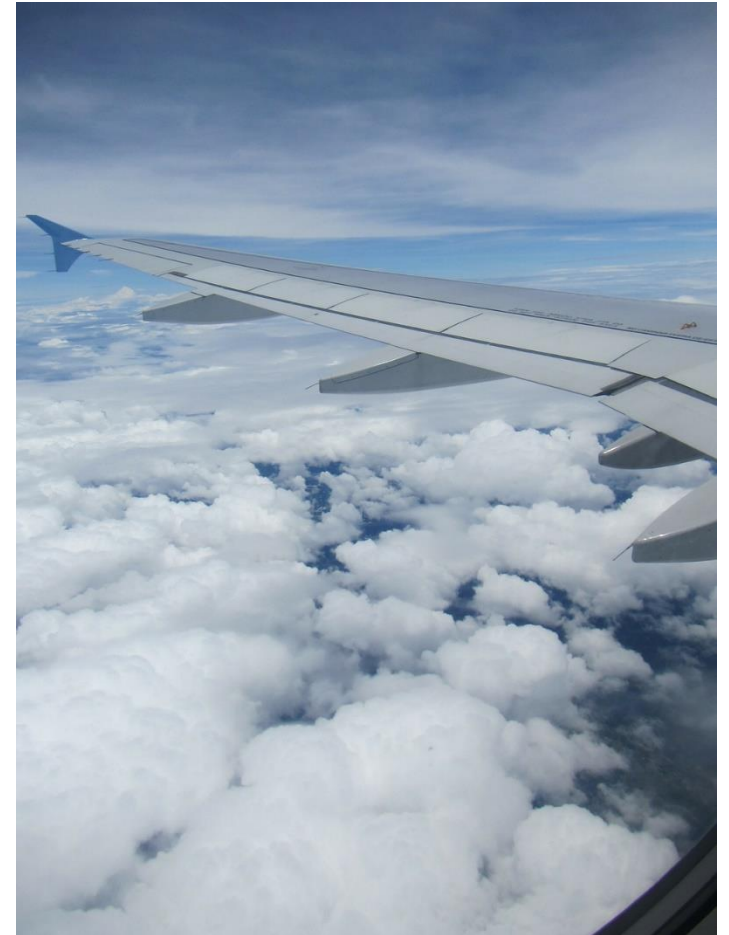


I'm sure like me, a lot of you would love to be able to travel whenever you want, to where ever you want. But that unfortunately isn't a reality for most of us due to lots of reasons. For me it's mostly because of my lack of available money.

Saving money can be a very hard thing for some people even when it's to use on something your passionate about like travel. There are bills to pay, groceries to buy and of course an everyday life to live.

Finding ways to cut your living expenses while still having a life is something I have become quite passionate about. I've spent years listening to friends tell me their broke and can't go out for dinner, see movie or see a show with me. It really frustrates me and has, over the years, made me think about how people could be saving more while still having a life.

This brought me to develop my saving philosophy. Saving money shouldn't be about locking yourself away and having no social life or contact with the outside world to get to your goal faster. What it should be more about is balance and **“pay yourself first”**.



“PAY YOURSELF FIRST.”

What do I mean by “**pay yourself first**”? Well this isn’t a new concept, it’s one that I don’t even remember where I heard it first, probably one of those morning news shows or something like that. Let me give you an example using dieting.

Say you love chocolate (who doesn’t right!) but the diet your on strictly forbids it. You will probably be fine not having any chocolate for a few weeks, it will be tough but you will get through it. After you’ve been on the diet for a while you’ll begin to lose focus, it happens to us all. It’s usually at the moment when you are feeling at your weakest that a colleague will offer you a piece of chocolate and you think to yourself “yeah I’ve been really good these past few weeks, one little piece won’t hurt”. So you have that one little piece of chocolate and then on the way home from work you grab a chocolate bar from the store and demolish it without even thinking about it and the cycle continues, you have a massive blow out, feel sick and regret it.

All it took was that one little temptation and all that hard work came undone. The same thing can happen when you’re saving.



I know from experience that completely depriving yourself of something will always turn out to be worse than if you just allowed yourself a small amount occasionally.

Each time you receive income, pay yourself a small allowance which you can use for whatever you like. Maybe you like to visit the movies regularly, or you love to shop for the latest clothing and accessories, or you like having a meal out once a week with friends and family. Whatever it is, this allowance will give you the freedom to still do the things you love.

By doing this your cutting down the risk of spending sprees and blowouts that happen when you are forced not to spend anything for long periods of time.

“Pay yourself first”. Remember that every time you receive income and you will find that blowouts won’t happen and your savings account will grow.





New York City, USA



Kyoto, Japan



London, England



Rome, Italy



Santorini, Greece



Jungfrau, Switzerland

So how do you find ways to save money?

Over the past 5-6 years I have learnt from others and come up with my own ways to help me save money faster so I can go on my holiday or big trip sooner.

By using each one of these tips at various times and in combination with each other, I have managed to travel to over 20 countries with a reasonable budget and be able to enjoy myself and experience all of the things I wanted to in each place. Plus I've been able to throw in a bit of luxury from time to time.

I'm not saying it was always easy but it was definitely 100% worth it and I still use my philosophy and tips every day to continue to keep living my travel dreams. And you can too!

So, here are my tried and tested **20 tips to save for your trip faster** that I hope get you living your travel dreams around the world sooner.



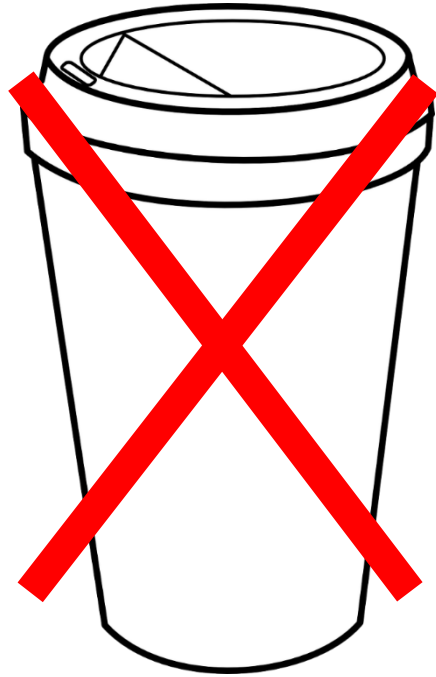
PACK YOUR LUNCH

The cost to eat out is constantly rising, especially in the busy business districts where most people work and spend their precious lunch breaks. I know here in Sydney the cost for a simple meat and salad sandwich can be upwards of \$7.00.

So, why not pack your lunch to take with you to work or school most days. It takes only a few minutes each morning to put together a sandwich or a simple salad and the savings can be huge. The ingredients you buy from the supermarket to make a sandwich or salad will cost you a fraction of the cost for a prepared sandwich from a takeaway shop.

Potential Saving: \$5.00 a day or \$1,250.00 a year if you eat out for lunch five times per week. Even if you treated yourself to a takeaway lunch on one of those five days that saving is still close **\$1,000.00**.





CUT OUT THE TAKEAWAY COFFEES

Takeaway coffee is notoriously expensive and a big money waster in my opinion. In Sydney the cost of a takeaway coffee is about \$4.00. Now, I'm not going to tell you to give it up because I am sure that will start some serious hate mail but there are other alternatives.

If you can handle it, give instant a go for a while and you may even grow to like it. I know people who only drink instant and hate the real stuff. Then there is plunger coffee which uses real coffee grounds and has a fuller flavour that is closer to the real stuff.

My top alternative is to invest in one of the new pod machines for your home. Not a Nespresso machine because the pods cost almost as much as a takeaway but try one of the cheaper brands. We have an Aldi (Aussie supermarket) machine which we bought for \$79.00 plus \$20.00 for the milk frother. The pods are the cheapest on the market in Australia and come in a variety of strengths costing around \$AUS6.00 per box of 16 pods making each cup of coffee less than 40c.

Potential Saving: If you had a pod machine and cut out the takeaway coffees you could be saving **\$1,314.00** per year. And if you drink more than one cup a day this saving just gets bigger.



ATTEND FREE EVENTS IN YOUR AREA

Saving for a big trip or holiday doesn't mean you have to go into total hibernation. There is sure to be a ton of free events and free things to do in your area that you can see and do on your days off.

A good sources of information are your local newspaper or local tourism website. They can provide you with information on upcoming free events like festivals and concerts. You could attend free food tastings, watch local bands and see art shows for up and coming talent.

Sydney, for example, has lots of free events throughout the year like my personal favourite, Vivid, which sees the city lit up by light installations on its famous landmarks.

Potential Saving: Tickets for some of the world's biggest music and arts festivals can cost hundreds of dollars these days. So by mixing it up with a few free ones throughout the year you could potentially save yourself **\$500.00** a year.





NATURE IS FREE

Nature provides you with the ultimate free activity. Head to the nearby coastline or bush and go for a long walk, hike or if you own a bike, take a bike ride.

Take your camera along and snap some pics, pack a picnic lunch made from supermarket ingredients, and make a day of it. Or get a group of friends together and play a game of cricket or football in the park.

If you have a National Park nearby this can be a great place to take long hikes and if it requires an entry fee for vehicles just park outside of the park and walk in.

Potential Saving: Say you did this once a month as an alternative to going to the movies. With movie tickets costing about \$18.00 these days plus candy bar snacks at another \$15.00 a pop, you are looking at a saving of around **\$400.00** for the year.



ART GALLERY & MUSEUM FREE OPEN TIMES

If there are any art galleries or museums in your city that you're dying to visit but they charge a fortune in entry fees then look into whether they have a free open day or night each month.

Most major and smaller art galleries and museums around the world have at least one a month making this an excellent activity for a rainy day.

Potential Saving: Say you like to visit a gallery or museum four times per year at a cost of around \$25.00 per visit you would be saving **\$100.00** a year by visiting when it is free.



**“ONE MANS
TRASH IS
ANOTHER
MANS
TREASURE.”**

SELL THOSE UNWANTED GOODS ONLINE

Most people have a cupboard or garage full of unwanted junk. Things that you no longer use (or never used) that are just collecting dust and decaying past the point of value.

Have you ever heard of the saying "one man's trash is another man's treasure"? Well, it couldn't be more true. Why not spend half a day sifting through your unwanted goods, clean them up a bit, take a few well lit photos and sell them on websites like eBay and Gumtree. You will make a few bucks out of things that one day would have ended up at the local garbage dump.

Go one step further if you have a lot of these unwanted items and consider holding a garage sale. These can be really profitable if you do a bit of research and know the real value of some of your items.

Potential Saving: I once had a bookshelf bursting with over 100 books which I sold on eBay for \$3.00 each. The **\$300.00** I earned from that went on a nice hotel room for New Year's Eve in Singapore. Think of what all of that unwanted junk in your house or garage could sell for and what you could use the money for.



CASH IN THAT LOOSE CHANGE

On our hall table right near the front door we have a money box that we bought in London in the shape of an iconic British phone box. Every day when my husband comes home he empties his pockets of change straight into the money box.

When it fills up we take that change to the bank and deposit it straight into our holiday savings account. It's money that most people just leave lying around and that can pile up to hundreds of dollars.

So find yourself a money box or old jar and instead of leaving your loose change lying around all over the place, just pop it in the jar. When it gets full take it to the bank and put it straight into your savings. It's money you probably would never use otherwise.

Potential Saving: It might only be \$AUS20-30 every few months but over time it adds up. We usually bank at least **\$200.00** per year doing this.



MAKE A SHOPING LIST AND STICK TO IT

This is one of the areas of saving that I am really bad at. I hate grocery shopping but unfortunately it's something most of us have to do every week or so. It takes a big chunk out of your pay packet especially if you go in unplanned.

The best way to make this a money saving exercise is to have a list. Think about and plan this carefully by making sure all of the items you buy can be used multiple times and won't expire before you have a chance to use them. And then when you get into the supermarket you will need to use every ounce of your self-control to stick to that list. That means not buying that packet of chocolate biscuits or that tub of ice cream that is calling your name.

And don't shop hungry! It's proven to make you buy more, especially of the convenience foods that generally cost more.

Potential Saving: I tested this idea out a few years ago. One week I went into the supermarket with my list and stuck to it and then the next week I went in without it. The week I had my list I spent \$25.00 less than when I didn't have the list. Over the course of a year you could be saving yourself **\$1,300.00** with a little planning and self-control.



Bread
Milk
Butter
Eggs
Tomatoes
Onions
Potatoes
Lemons



WALK MORE

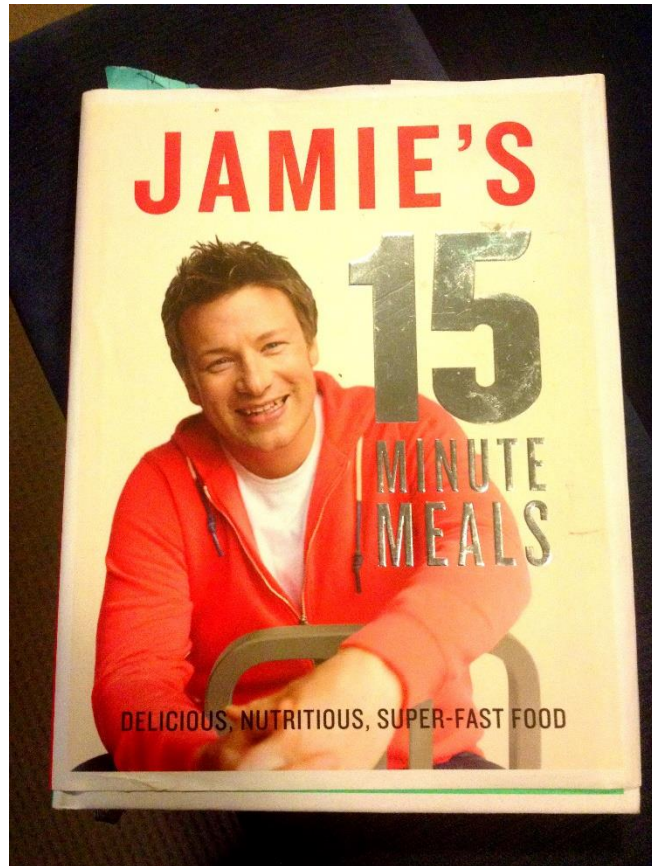
Save money on petrol and public transport by walking more. Not only is this a great saving tip but it's really good for your mind and body.

When you head to work each day try walking to the train station if it's within say a 20 minute walk instead of driving or taking the bus. If you need to pop out to the shops to pick up milk or bread and it's close by, walk.

Any opportunity you take to walk instead of driving or using public transport will save you money and over the course of a year could save you hundreds of dollars.

Potential Saving: Think about the cost of a bus ride to and from the train station each day. Let's say it costs you \$4.00 per day. Over the course of a working year of 250 days, by walking you're saving **\$1,000.00**.





INVEST IN A GOOD RECIPE BOOK

I love eating out at different restaurants and cafes and I am sure most of you do too. It's convenient, social and fun. But it can be incredibly expensive if you do it regularly.

Why not try cooking some of your favourite eating out dishes yourself at home by investing in a good recipe book with recipes you feel you can recreate based on your own cooking skill level.

There are some great chefs around these days that have put out recipe books with very simple to follow recipes and hints and tips. Jamie Oliver is a favourite of mine as he is all about budget friendly meals that “pack a punch” as he says.

Not only is this good for saving money it's also a great life skill to have and makes you appreciate more how the food gets to the table. Plus it's probably healthier too.

Potential Saving: Cut out just one meal out per week and you could be saving **\$1,500.00** per year.



CHARITY STORE SHOPPING

If you're like me and can't resist the pull of an occasional shopping spree then this tip is for you. Take a visit to your local charity store, you never know what bargains you will find. Clothing items can be found for as little as a dollar saving you heaps.

While I frequent my local charity stores from time to time, a few friends of mine like to visit charity stores in affluent areas because they find designer labels for a fraction of the price.

These stores aren't all moth ball smelling clothes these days. Everything that is put out to be sold goes through a thorough vetting process and is thoroughly cleaned first.

Potential Saving: Depending on how much you like to shop you could be saving hundreds or even thousands of dollars a year just by shopping in these stores more often.





POT LUCK DINNER PARTY

As I mentioned earlier, eating out can be really damaging to your savings. But there is a great alternative that will cost you a fraction of the price but I guarantee you will have just as much fun, if not more.

Get a group of friends together at either your home or one of theirs and each bring a plate or dish of food that each person prepares in their own home for the group to share. Basically it's a pot luck, meaning you could end up with a great mix of food. If you want to be a little more organised you can delegate a course or certain item to each person so you avoid double ups.

Add a nice but cheap bottle of wine or a few beers and some good conversation and you have a night of social fun for much less.

Potential Saving: A two course meal and a reasonable bottle of wine in a restaurant is probably going to cost you around \$40.00 per person while a home cooked dish and wine from the liquor store will set you back around \$15.00. So by using my pot luck idea say once a month you are looking at a saving of around **\$300.00** per year.



OPEN A HIGH INTEREST SAVINGS ACCOUNT

So you've started to save money and you're going to need a place to put that money while you continue to keep saving towards that trip you want to take.

Of course you're going to put it in the bank but don't just stick it in any old bank account, try to find one that offers you a competitive interest rate. This way while your money is just sitting there waiting to be used it's growing all on its own and at the fastest rate possible.

Take a look around at what some of the big and small financial institutions in your country offer and compare interest rates and fees and charges. Weigh up what will give you the biggest return then get your money into that account quick smart!

Potential Saving: A few factors depend here like how much money is in the account, how frequenting you are making the deposits, the interest rate and the length of time your money is in the account for.





CHEAP MOVIE DAY

If you love to visit the movies regularly you will know that the cost to see a movie now is past the point of being a complete rip off. Here in Sydney a normal seat in a normal movie will cost you about \$18.00. I remember a day when it cost just \$8.00 and that was only around 12 years ago.

So, if you're a movie buff and the idea of giving up the cinemas altogether is out of the question then try and visit on that one day a week when the tickets are cheaper. Here in Sydney that day is Tuesday where tickets cost just \$12.00.

And try to avoid the candy bar and bring your own snacks and drinks from home. This will save you even more.

Potential Saving: If you visited the movies once a month on cheap movie day you could save about **\$70.00** year, even more if you avoid the candy bar. While this isn't a lot of money think of what you could do with that \$70.00 when on the road, especially in SE Asia, and you will find it justifies itself.



PACK SNACKS FOR WORK AND PLAY

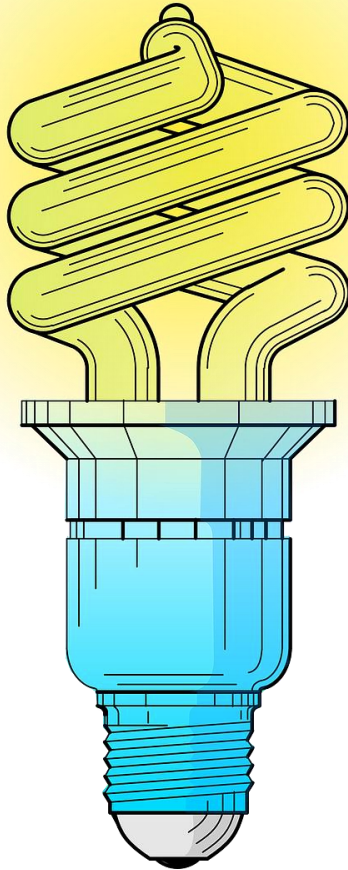
This tip goes hand in hand with my earlier packed lunch tip. Having a few snacks like muesli bars, fresh fruit or whatever snack you like, with you when you go to work, school or even just when you are out and about, can save you from spending money on café and shop bought items that can cost a lot more.

They take up next to no room in your bag so when that afternoon snack attack hits you're already well stocked to save you from spending money.

If you have a desk job and have space to store things then it's a great idea to keep a variety of items on hand as well.

Potential Saving: The cost of a café bought muffin is around \$4.00 while a box of six muesli bars from the supermarket is \$4.00. You could save **\$500.00** + per year by having your own snacks on hand.





TURN OFF THE LIGHTS

When you go out, turn off the lights. When you leave a room, turn off the light. When you're watching television turn off the main lights and use a low watt lamp. Doing all of these very simple things could save you hundreds of dollars a year in electricity and you are also helping the environment.

Also switching your light bulbs to energy efficient bulbs not only helps the environment but also saves you money.

This theory doesn't have to stop at just turning off the lights. Shut your computer down when you're not using it, turn the television off if you're not watching it and use the clothes dryer less. All of these will have you seeing reductions in your power bill that will add up to big savings each year.

Potential Saving: The very little effort it takes to flick a switch more often could earn you up to an extra **\$400.00** in your pocket each year.



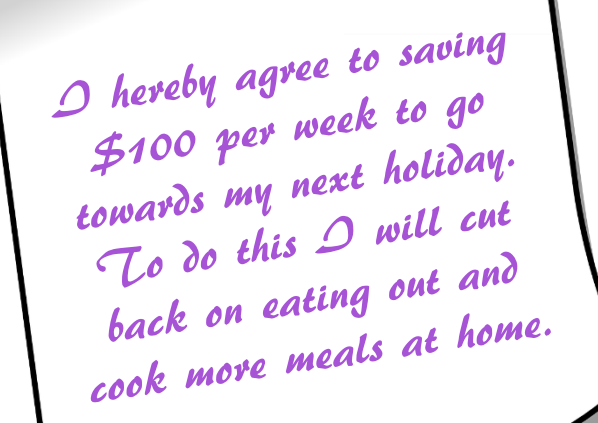
WRITE IT DOWN

This tip is really a lot more general than the others and goes hand in hand with each one.

If you write down on a piece of paper or in your phone your savings goal, how you're going to achieve it, how long you expect it to take and what you're saving for, you are more likely to succeed. By having it written down you have something that makes you accountable and you can look back at it any time you're feeling that urge to break your promise with yourself.

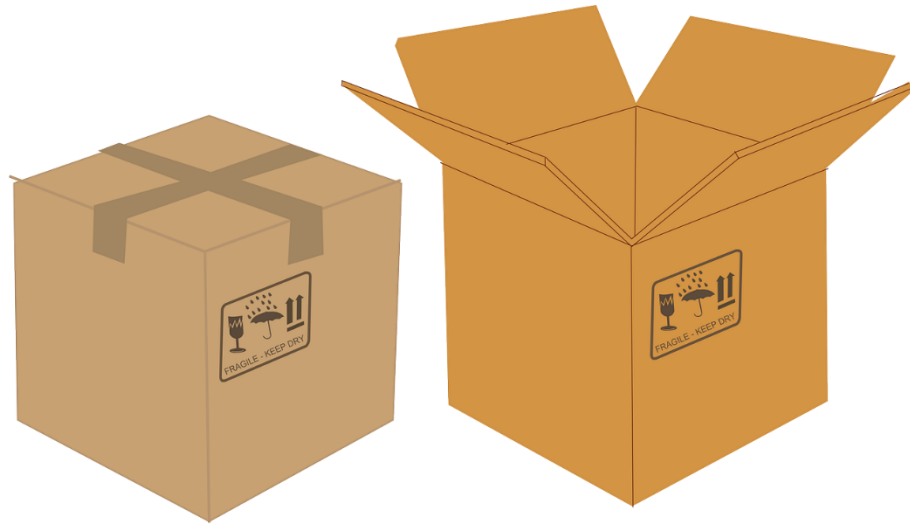
Or go one step further and write down everything you spend each week. This way you know where your money is going and you will be able to identify easily the areas that need improvement. Make a simple spreadsheet or table and each night just jot down what it was you bought and how much it cost. Then at the end of the week you can evaluate it and make the cuts where necessary.

Potential Saving: The savings here can vary greatly depending on how strict you are on yourself. The biggest bonus with this tip is holding yourself accountable for what you're spending.



*I hereby agree to saving
\$100 per week to go
towards my next holiday.
To do this I will cut
back on eating out and
cook more meals at home.*





DOWNSIZE YOUR LIVING ARRANGEMENTS

If you're really serious about saving and you rent where you live, you should consider downsizing or even moving back in with your parents for a few months before your trip to maximise your savings.

Have a look on rental websites and compare how much you're paying now with other places of similar or, if appropriate, lesser standards and size. If you can find a better deal and it won't cost you too much in moving costs, then seriously consider it.

Rent is the biggest regular bill renters have to pay, so it makes sense to find ways to reduce it.

Potential Saving: Even just finding a new place which is \$20.00 per week less will save you over **\$1,000.00** in one year. And if you move back in with your parents for a few months, you're looking at thousands of dollars more.



GROW A VEGGIE PATCH

Growing your own veggies at home is not only great for your wallet but also a very rewarding hobby. Watching the produce that you've lovingly planted and tended to for weeks or months end up on your plate can be very rewarding.

You don't need a lot of space to do this and you don't even need a garden. A few pots on a balcony will do. Buy some packets of seed for things that you like to eat, follow the planting instructions on the packet, water and care for them and in a few weeks or months, depending on the vegetable, you will have a refrigerator full of produce, saving you on your weekly grocery bill.

Herbs are a great choose as they are fast growing and easy to care for plus buying a bunch of herbs from the green grocer can work out to be expensive when you really only need a few sprigs.

Potential Saving: The cost to put together a small veggie patch can be as little as \$20.00 to \$30.00 with the produce you take out of your new garden potentially worth hundreds of dollars.





HIDE YOUR CREDIT CARDS

If you not so great with managing your money then the last thing you need is a credit card. If you already have one and you know that you can't resist the urge to use it, then hide it.

I once read that a women put her credit card in a container, filled it with water and put it in the freezer. This is maybe a little extreme but very effective in ensuring she didn't use her card. Any time she had the urge to spend she would think that by the time the card defrosted the urge would be gone.

While I'm not suggesting you go and deep freeze your credit cards, it is a great idea to go out without them or give them to a trusted family member or friend with strict instructions to only return it in emergency's.

Potential Saving: Firstly, by not having the card with you, your unlikely to spend money on that must have item you just saw so that's an instant saving. Secondly no credit card debt means no credit card fees saving you hundreds of dollars each year.



As you can see by the tips I have provided you in this eBook, it really doesn't take much to save a bit of extra money each year without adjusting your lifestyle too much.

If you were to follow every single one of my tips for one year, you could save an extra **\$10,000.00**. Think of what, or rather where, you could go with that kind of cash.

I really do hope you enjoyed this eBook and have taken away at least a few tips to get you living your travel dreams sooner. I am proof that these methods work and they can work for you too!



So, where are you going to go?

Head on over to my website or social pages using the links below to connect with me and tell me all about what you will be spending your savings on.

