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# **Full-Time Traveler: Tips to Help Save Money and Maximize Cash**

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The decision to travel Full Time Travel: Tips To Save Money and Maximize Cash full-time is one that shouldn't be made lightly. There are a lot of sacrifices that have to be made in order to become a true full-time traveler. This book is dedicated to those who have made the choice to become a traveler and are looking to make every last cent count. It doesn't have to cost a fortune to travel the world.

Full Time Travel: Tips To Save Money and Maximize Cash

### **Create a Budget and Stick To It**

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Creating a travel budget gives you an accurate picture of how much money you're going to need while traveling. If you plan on working while traveling, it will give you a pretty good idea of how much money you're going to need to make too. You'll spend less money if you know exactly how much you have to spend.

When creating your budget, try to include every expense you can think of. The following list should get you started. You may not use need to include all of the items on this list. Feel free to add any that have been left off:

- Airfare
- Cab fare
- Rental car
- Other Transportation (subway, bus, train, etc.)
- Gas
- Lodging

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- Food (subdivided into breakfast, lunch, dinner and snacks)
  - Drinks (water, soda, coffee, etc.)
  - Alcohol (for those of us who enjoy the occasional beer or two...or ten)
  - Entrance fees to attractions you wish to visit)
  - Travel insurance
  - Tips
  - Internet
  - Phone
  - Prescription costs
  - Medical costs

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- Petty cash
  - Emergency funds
  - Entertainment
  - Gifts
  - Souvenirs
  - Airport taxes
  - Visa fees

This is where shock normally sets in Full Time Travel: Tips To Save Money and Maximize Cash

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as you realize the money you have isn't going to last as long as you thought it would. Figuring it out now is much better than realizing you don't have enough money halfway through your travel itinerary. Don't worry, this book is going to show you how to travel even your budget is next to nothing.

Now that you've figured out your budget, you've got to stick to it. The only way to ensure you're on budget is to track your daily expenditures. If you're consistently going over your budget, you're going to run out of money before you Full Time Travel: Tips To Save Money and Maximize Cash expect to run out.

One thing that isn't recommended is starting your travels if you already have a large amount of debt built up. Travelers typically carry a couple credit card with them in case of emergency. If your credit cards are all maxed out, pay down the debt first, then embark on your journey with the peace of mind knowing you'll Full Time Travel: Tips To Save Money and Maximize Cash be able Full Time Travel: Tips To Save Money and Maximize Cash to survive the inevitable emergency situation.

The first thing you need to do is figure out your up-front costs. Items like new luggage and airfare are all upfront costs that are going to have to be paid before you embark on your travels. Subtract this amount from the total cash you have on hand, as follows:

$$\text{Total Cash on Hand} - \text{Upfront costs} = \text{Cash Available After Upfront Costs}$$

Now you have the amount of Full Time Travel: Tips To Save Money and Maximize Cash cash you're going to have on hand as you Full Time Travel: Tips To Save Money and Maximize Cash start your Full Time Travel: Tips To Save Money and Maximize Cash vacation. Now, figure out the average daily cost of all of your other expenses combined. Take the total cash you have on hand and divide it by the daily cost of your expenses:

$$\text{Total Cash on Hand} / \text{Daily Cost of Living} = \text{Days You Can Afford to Stay on Vacation}$$

This gives you the number of days you can afford to stay on vacation with the current cash you

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have on hand. It's important you don't underestimate the amount it's going to cost you to live daily. The more you go over your daily budget, the shorter your trip is going to have to be cut unless you come up with a way to Full Time Travel: Tips To Save Money and Maximize Cash make money. Trying to live on too small of a budget while on the road can really put a damper on your vacation.

When calculating your budget, don't forget to include items at home that are going to have to be paid. If you're planning a year-long vacation and you have a house you're leaving behind, you're going to need to factor in expenses like mortgage payments and property taxes. You don't want to come home to find your house has Full Time Travel: Tips To Save Money and Maximize Cash been foreclosed on and your property removed. Don't forget to also factor in credit card debt and student loans that need to be repaid.

Does tracking your expenditures and making sure you're staying on budget for each of the items sound like too much of a hassle? You really don't have to track it for each individual expense on your list. Once you've figured out how much your daily budget is, you just have to keep track of your total daily expenses, making sure you don't go over your budget. If you spend more money on food one day, but corners in other area to make sure you stay under budget, it's not going to matter. If you have something expensive you want to Full Time Travel: Tips To Save Money and Maximize Cash do, cut corners for a few days and bank the money so you can do the activity you want to try.

Keeping under your budget allows you to save up a bit of money in case there's an emergency. Getting sick or, god forbid, getting arrested can be costly and can break a tight budget.

Now that you know how many days you can afford to travel with the current cash you have on hand, you're going to have to decide whether Full Time Travel: Tips To Save Money and Maximize Cash that's long enough or whether you Full Time Travel: Tips To Save Money and Maximize Cash want to come up with ways to make cash while on the road. Various ways to make cash are discussed in a later chapter.

Exactly how much cash you're going to need is something you need to decide personally. If you like to live large and go to fancy restaurants and stay in 5-star hotels, it's going to cost you a lot more than it would if you stayed in more modest accommodations and ate at less-expensive places. Airfare excluded, there are quite a few people who are able to live and travel on a budget of between \$350 to \$400 dollars a month.

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It also depends of where you're traveling Full Time Travel: Tips To Save Money and Maximize Cash to. \$2500 dollars will only last you two to three months in Europe. If you took the same amount of cash to the India, you're looking at more than six months worth of money. If you want to live lavishly and travel comfortably, you're going to need at least \$3000 a month in Europe and other developed countries.

### **The Minimal Cost To Stay and Eat Around the World**

The following list was created using the cheapest single room I could find in combination with the cost of 2 inexpensive local meals. You can realistically expect to pay more than twice the amounts listed here once you factor in transportation costs, entertainment costs and the fact that you aren't always going to want to stay at the Full Time Travel: Tips To Save Money and Maximize Cash cheapest place you can find. That is, unless you don't mind cockroaches the size of small children and bedbugs that swarm you at night. This list should only be used as a jumping off point to figure how much you can realistically expect to pay.

<b>Country</b>	<b>Lodging</b>	<b>Food</b>
Laos	\$3.50	\$0.75
Cambodia	\$4.00	\$2.50
Nepal	\$4.00	\$2.50

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Paraguay

\$4.25

\$2.25