



## How to Save Money While Traveling Abroad

For many of us, traveling abroad is something we long to do but don't know if we can ever afford. Even if you save enough money for plane tickets to Europe—or whatever your country of choice may be—the cost of accommodations, food, transportation, sightseeing, etc. while there may break the bank. But it doesn't have to. As with everything else in life, it's important to put together a travel budget and stick to it. Start with flights and accommodations, then divide the rest into categories such as food and activities. The tips below can help you stretch your dollar as far as possible while making memories that will last a lifetime.

### Getting There

Choose your airfare wisely. The cost of airfare varies both by the time of year and day of the week. You can reduce the cost by selecting flights that depart on Thursday and return on Monday. There are also times in the travel industry called 'shoulder periods,' which are basically off peak. These periods include September when kids go back to school, early January after most people get back from holiday travel and early April just after spring break. Airlines often offer large discounts during these times. Lastly, there are now several low-cost carriers that travel to Europe and other countries. While there is often lack of space, pricey overweight-baggage fees and other inconveniences with these airlines, the money you can save outweighs the time you'll spend on the plane. Regardless of which airline you choose, travel experts recommend purchasing tickets between 50 and 100 days before your departure. And don't forget to bring your own airport snacks and a refillable water bottle as that's an easy way to save money.

### Accommodations

If it's just adults, a hostel is always a cost-effective option. However, if you're with your family or would just like more privacy, choose a vacation rental property in lieu of a hotel. While the pricing may be similar, you'll have more space and a kitchen to cook your meals. Ensure your rental is close to the downtown area or located near a bus or train line so you don't waste money on taxis. Or if you travel during the off season, many hotels will be heavily discounted.

### Transportation

There's no better way to see a new city and get its feel than traveling like a local on public transportation. You can often get discounted train or bus tickets by buying in bulk or a pass that lasts several days. For example, almost any city's train will offer a 10-pack or three-day pass. Walking is also a great option that will allow you to genuinely experience a new place. If you plan to use a train to travel to a nearby country, buy your tickets online directly from the official national railway sites, not from third-party agencies that take a commission.

### Eating

Eating out every meal gets very expensive, very quickly. But there are options. Eating at a café or from a street vendor will always be a better financial choice. Or you can pick up supplies from the local grocery store to cook at home. Another good option is to stop by the farmer's market to get fruits, veggies, meats, cheeses or other local specialties, and then have a picnic at a local park. Plan to eat a few meals in each city at nice restaurants, but don't do that for every meal. There is also the "six-block rule" for eating. Try to never eat within six blocks of a major tourist site. The food is often double the price and half as good. If you walk away from the throng of tourists, you'll get much better food at a better price.

### Entertainment

Almost every major city has a list of free entertainment options; you simply need to seek out this information. Ask the concierge at your hotel or stop by a nearby hotel if you're not staying at one. Most cities also offer tourism cards that get you into several attractions for one price, helping to stretch your sightseeing dollars. They usually come with free transportation as well.

### Shopping

Be smart with how you shop and don't buy anything you can find at home. Visit local markets where you can find one-of-a-kind items, often at a reduced cost. Try to avoid buying souvenirs, which are usually overpriced and poor quality. While they're a great way to remember a trip, so are photos. You can also collect things throughout your travels. Tour pamphlets, restaurant menus, maps, post cards, magnets, museum tickets and coasters are perfect—and often free—ways to remember the places you visited.

### Credit/Debit Cards

Be sure to contact your credit and debit card issuers before you leave by calling the number on the back of the card. Let them know that you are traveling and where. Otherwise, any "out-of-the-normal" spending may result in a hold on a transaction. In some countries, this could potentially land you in jail.

### Communicating Back Home

Plan ahead and set up apps that allow you to send texts and call home for free while traveling. Various apps will let you talk and video call anyone else who uses the app for free, as well as call any phone number in the world at a much-reduced rate. Alternately, you can text back and forth using Wi-Fi or cell data instead of paying per message. In addition, your carrier may have a special, temporary package you can use during your travel period.

Bon voyage!

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