

*WHY DIDN'T
ANYONE
TELL ME
THAT?*

**12 Lessons to Save You
Money and Hassle
When Traveling
Around the World**

By Tim Leffel

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5 Rookie Travel Mistakes That Will Cost You Money

Are you handicapping your budget when you travel by making rookie travel mistakes?

More than a decade ago I published an evergreen tips book called [Make Your Travel Dollars Worth a Fortune: The Contrarian Traveler's Guide to Getting More for Less](#). The point of it was to show infrequent travelers what frequent travelers do regularly in order to travel more often. It's full of advice on what to do, but just as often what not to do.

Here are a few wrong moves I still see happening over and over again—and what to do instead.

Doing No Research Before Leaving

I was meeting with some Bahamas Tourism officials yesterday and they were moaning about how often tourists fly into the wrong airport or take a boat to the wrong island. These vacationers didn't even bother to look at a map when making their plans.

People have actually gotten worse about this rather than better in the smart phone age. When everyone bought a guidebook for their trip, they tended to at least flip through it a bit when figuring out their itinerary. Today they just post a few newbie questions on social media and figure Google will work the rest out for them after arrival. This can result in a lot of unnecessary expenditures, especially on transportation. Sure, it's great to just wing it sometimes, but if you don't even know which end of a 100-mile island you're staying on, you could be facing a lot of costly delays. If you have no idea what kind of deals are available and where the locals go out to eat, you could be overspending on almost everything you do.

Smart move: Guidebooks are still the most authoritative source with good maps. They're a great value. But if you want to do everything online, find in-depth articles, read them, bookmark them.

Only Checking the Big Booking Sites for Flight Options

It's a common misconception that if you search Expedia, Priceline, or [Kayak](#), you'll find all the flights available for a given route. They'll show you the best price. Unfortunately, it's not that simple.

First of all, they don't usually show all the multi-airline options available and it's quite hit-and-miss. If I use [Skyscanner](#) or Google Flights I'll find alternate airport options that didn't show up anywhere else. Then you have the issue that many budget airlines—and Southwest—don't share their information. So if you want to check Southwest, Allegiant, or Viva Aerobus, you'll need to visit their websites individually. In Europe and Asia it can get even more complicated since there are more budget airlines and you haven't heard of most of them.

Smart move: Figure out who flies to where you're headed (try the tourism or airport website) and poke around. Use Skyscanner or Kayak for most airlines, then individual sites to fill in the holes.

Exchanging Money Before Your Trip

If you want to lose money before you even take off for your international journey, go change some money at your local bank or departure airport. This is one of the most common rookie travel mistakes of all.

I'm mostly speaking to Americans and Canadians here, because if you live in Europe or a developing country where people routinely buy euros or dollars, you'll find lots of exchange booths with decent rates. Even there though, you'll get a much less advantageous rate that you would if you just waited until you arrived at your destination. My in-laws used to do this all the time. They would go to their bank before leaving and exchange hundreds of dollars, getting an awful rate that set them back upon arrival. When they came to visit us in Korea when I was living there, they got 900 to the dollar (after fees) at home instead of the 1,150 they would have locally.

It's not always that bad, but sometimes it's worse. Recently I was in a U.S. airport that was selling Mexican pesos at 14 to the dollar. The real rate when I had just left Mexico was 19.8 to the dollar.

Smart move: Unless you're exchanging currency with a friend or relative, wait until you arrive at your destination. Use an ATM card (preferably one with low or no fees) and take out cash as needed. Use a no-foreign-exchange credit card for large purchases. Bring some newish Andrew Jacksons along as back-up: they're worth something almost anywhere in the world.

Destination First, Budget Second

Can you afford a week-long trip to Switzerland in the summer? You should really be able to answer that question before...you commit to a week-long vacation in Switzerland in the summer.

I see chatter exposing this problem constantly. Even though many families and couples only take one big vacation a year, they act like the first place they think of is where they need to go, instead of actually figuring out where they can go based on their budget. If you travel to *The World's Cheapest Destinations*, you can backpack on \$50 a day or be loving life on \$150 a day as a vacationing couple. Try to do either in Norway, however, and you'd better be camping, hitchhiking, and turning into a tea-totaler.

Even next-door neighbors on the map can have radically different prices. Hungary is a bargain; Austria is not. Nicaragua is dirt cheap; Costa Rica is not. And on it goes. Is there really only one place you two want to go or have to visit for some reason?

Smart move: Take an honest look at what you have to spend and evaluate the alternatives—including the cost to get there.

Passing up Free Travel From Credit Cards

Most middle class people who moan about not having enough money to go on vacation could solve all that by taking one step: changing which credit cards they use. If you've got bad credit or are over your head in debt, this last tip won't help, but for others it's huge. If you're not getting travel rewards back for most of your non-travel spending, then let's just admit that travel is not very important to you.

Here's what I mean. A typical sign-up bonus for an airline-affiliated credit card is 30,000 to 50,000 miles. Sometimes it goes higher. In a typical month, Delta is giving 60,000 miles for their Amex card after the minimum spend. I'll go over some examples in a following chapter.

With even the lowest bonus amount and a few months of spending, you've got more than enough for a domestic round-trip ticket (usually 25K) and probably enough for a ticket to Mexico or Central America from the USA (usually 35K). If you and your significant other both do this, boom! Transportation covered for your vacation. Keep putting all your regular spending on there (that you were going to do anyway) and eventually you'll earn enough to do it again. Some other cards like American Express and Chase Sapphire let you earn points for multiple programs. The airline ones give you other perks though, like removing the checked bag fees.

Now, get a hotel credit card next when you see a fat sign-up bonus. The bonus alone will typically be enough for two or three nights' lodging. Have your traveling companion do the same. Boom—you've just covered your lodging on that vacation where you already had airfare covered.

You're welcome. Have a great time.

Some of the hotel cards give you elite status too, which may put you in a better room than you booked when staying with that chain. The [IHG card](#) even gives you one free room night at any of their properties upon renewal. I just paid a \$49 annual fee and got a \$349 InterContinental room in pricey D.C. out of it. I like that math.

Smart move: Grab what's there for the taking by choosing the right credit cards.

By avoiding these rookie travel mistakes and making smart choices instead, you can travel a lot more on the amount of money you have and probably enjoy it more as a result. Have a great vacation!

More Travel Variables = Better Vacation Deals

Do you want to really get a great travel deal? The kind of bargain you'll talk about for 10 years? The kind of deal that is so great that when you tell a cocktail party couple what you paid, one person's jaw drops and the other starts choking on their drink in disbelief?

I can get you a deal like that.

But I'm not going to ask you to buy anything, sign up for anything, or join some secret club. Almost anyone trying to sell you insider secrets that will unlock the hidden bargains is not to be trusted. There are no secrets anymore unless you count "mistake fares" and opaque booking sites like [Hotwire](#).

But there is a formula. It looks something like this: $6v - 0v = 10,000$



That won't hold up in algebra class, so don't try to solve it. It's really symbolizing a travel truth: 6 variables – 0 variables equals 10,000 possibilities. More than that in many cases, but let's pick a number. Here's the illustration of this truth.

Whether they have expressly thought about it or not, this truth is what guides those travelers who always seem to find the cheap vacations, the fantastic deals, and the experience of backpacking around the world for a year. Often by trial and error, they've stumbled upon the way to get "lucky." The more travel variables you leave open, the less you are going to pay.

The more options you have, the more travel deals you will find.

Many Options Means Much Better Travel Deals

If you want to travel better for less, the simple solution is usually to avoid painting yourself into a corner with your plans.

If you insist on traveling to Florence and Venice for a week in July, you are going to pay top dollar, period. If you instead set “Europe in autumn” as your goal, now we’ve got something to work with.

I get interviewed a lot by the media as a value travel expert , usually looking for tips and tricks on how to travel better for less money, how to squeeze more out of a limited vacation budget.

One of my goals with the [Make Your Travel Dollars Worth a Fortune book](#) was to show infrequent travelers how to travel better using some basic strategies. One key one is understanding that the more variables you leave open, the greater your savings are going to be.

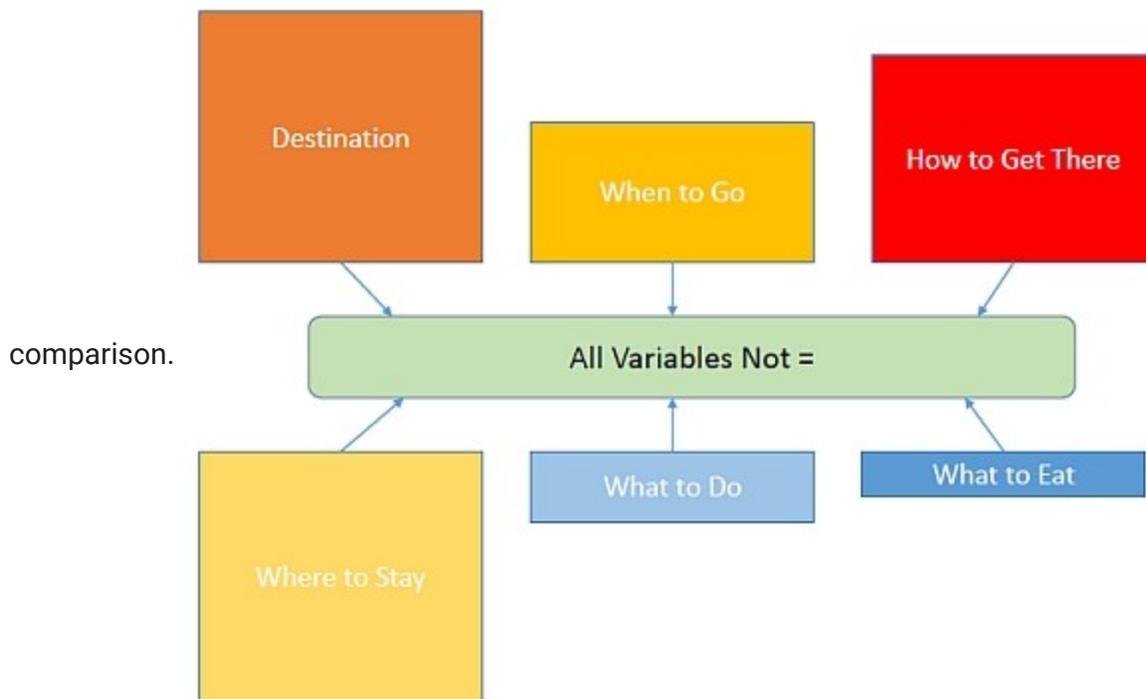
Now let’s look at why I can barely help most infrequent travelers who ask me for advice on how to score better travel deals. After a little prodding, it usually ends up that they’ve already decided they’re going to fly to x place during y time period and are staying at hotel z they read about somewhere. They think, however, that there’s some secret I can tell them that will miraculously shave half off their trip cost, even though they barely have any variables left to work with. If they had a chart it would look more like this, with what’s already been decided grayed out:



Those two visual representations aren't really even accurate though because not all travel variables are created equal. The 40 decisions they may have left are just fringe around the edge of the budget. The small stuff.

Most of the time, your destination will have an outsized effect on the budget because that will impact the cost of everything else on the list. If you can be flexible on one thing, make it that. If you're flying to an international destination for a week or two vacation, airfare may be the biggest tangible budget line item.

If you're going somewhere you can drive to or take Megabus, then the lodging probably will be. Leaving what you're going to have for dinner open will have a relatively small impact in



Which Are the Biggest Travel Expenses?

You could revamp this quite a bit though depending on your particular situation. If you're going skiing for a week, the "what you do" part will be a bigger expense and you could maybe cut that cost in half (and lodging too) by picking a smaller ski resort with better package deals. (Or skiing in Europe for cheaper instead.)

If you're going from New York to New Zealand, airfare is going to be expensive no matter when you go. It's just a matter of how much it's going to hurt.

If you're a long-term backpacker, a day at one of the [wonders of the world](#) like Petra is going to wreck the budget for days, whereas changing hotels to a worse one might only save you \$2.

If you are traveling through Southeast Asia overland, moving like a slow traveler will cost far less than staying in a different spot every night or two. That's because transportation becomes a disproportionately high expense for backpackers taking a bus or train several times a week. Part of the reason multi-country Africa travel seems more expensive than it should be is because the vast distances are often best traversed by plane.

Travel Flexibility Pays the Greatest Dividends

The key is to recognize these variables and leave as many as you can open—especially the ones that will have the biggest impact. The higher the potential expense over the course of your vacation or backpacking trip, the more savings you can wring out by leaving that option open.

Can you fly into a neighboring country or leave from a different home airport? Can you move your trip up or back a few days? Could altering your itinerary a little cut your lodging bills in half? Could seeing fewer places in the allotted time knock a few hundred dollars off the transportation expenses?

"I want to go to Paris the third week of July and then do wine tastings around Bordeaux" is going to be expensive, no matter how emphatically you say, "but I don't mind staying in simple hotels." If you visited one of the cheaper wine destinations in Europe instead, you could literally cut your vacation cost in half.

"I'm thinking of heading to Central or South America sometime late this year and I'll figure out an itinerary after we check flight prices" is a whole different story. If you're that second person, let's grab a beer together because with those travel variables open, I've got lots of advice for you.

Here's a good place to start though: use the map feature on Google Flights or [Skyscanner](#) to see where the cheapest flights are from your home airport. *Then* start figuring out where you're going to go. Do that backwards and you'll pay far more.

6 Ways to Travel More on Your Current Income

If you really dream of traveling more, then get ready to have all your excuses removed.

Too many times I hear, "I wish I could travel more, but I can't afford it."

The thing is, I haven't heard this common excuse from a homeless person or someone who has been out of work for years. I would really believe it in those case. Instead I hear it multiple times a year from people who earn more money than I do. Or from teachers who have the whole summer off and yet they just stay home.

Usually what's holding them back is a misunderstanding of how inexpensive travel can be. Or it boils down to just not having their priorities straight.

Or both.

If you want to travel more, it's not hard to find a way. But if it's #7 on your list behind the latest iPhone, new cars, a bigger house, weekly clothes shopping, a Starbucks addiction, and your three pets then yeah, that makes it harder.

Traveling more doesn't require winning the lottery, but if you're not loaded with extra cash, it does require a little effort and some contrarian thinking. Here's what to do if you want to travel more and are willing to do a little work to make it happen.

1. Game the Loyalty Programs: Sign-up Bonuses

If your personal credit is good enough to get an average credit card, then don't get an *average* credit card. Get one that will really reward you in a big way for your spending—starting with a good sign-up bonus. I once got four free international flights in the course of one year by playing this game, to destinations as far away as Chile and Thailand.

For instance, you can go sign up for a [Southwest Airlines card](#) right now and spend \$1,000 on it, you'll get 40,000 points in their rewards program. That's enough for a \$400 plane ticket. You can go most anywhere in the USA for that, and often Mexico or Belize.

Assuming you've got good enough credit to apply for multiple cards, you can play several angles to cover the main costs of your vacation.

A) Start with one airline card, preferably for the airline where you already have the most miles or the one you're probably going to fly on the most over the next year or two. If you live somewhere with lots of competition and won't use the card internationally, then just see who is offering a good sign-up incentive. Usually you'll get between 30,000 and 60,000 miles. If you sign up for the [United Explorer Mileage Plus card](#) right now you can get 40,000 miles. You have to spend \$2,000 on the card in 90 days, so plan on putting some big purchases on it (which also earn points). That many miles will get you to Canada, Mexico, or Central America just on the bonus—or across the USA.

Then do it again for another airline to bank miles for different locations. Delta is offering a 60,000 mile sign-up bonus for their [Gold Delta SkyMiles Card](#). With all of these you can use the miles to book with their partner airlines, so those 60,000 miles can really open up the world. Following that referral link though; if you just pull it up on Google they're only offering 30,000.

B) Then get a credit card that's tied to a specific hotel chain. You'll usually get the best sign-up bonus from the IHG one (Intercontinental, Holiday Inn, Kimpton) from Chase or the Club Carlson (Radisson) one from US Bank. Right now the [IHG Rewards Club Premier card](#) gives you a sign-up bonus of 80,000 points after spending \$2,000, Platinum status (free room upgrades) and a free night when you renew the card in a year.

After you get the bonus, you'll have several free hotel nights. Marriott is currently offering a 100,000 points deal, but it's not apples to apples with hotel loyalty program points needed. In my experience, you'll get more free nights with 80K from IHG than you will 100K from Marriott or Hyatt.

As always though, a hotel chain you use a lot is going to make more sense than one you seldom stay with. If you like the Hilton brands, get their credit card and you'll [receive 75,000 points](#) after meeting the minimum spend. That's enough for a nice weekend away somewhere.

C) Get a credit card (or use one that you already have) that allows you to contribute miles to multiple programs and top off your accounts. American Express has the Membership Rewards program, but better bets these days are Chase Sapphire and Barclay Arrival Plus, which have a more useful array of programs and offer more bonus earning opportunities. Also, they don't levy a foreign transaction fee, which some Amex cards still annoyingly do.

With these cards you can transfer over just the points you need for a ticket, as I did last week with Delta to "buy" my wife a ticket to come with me to Montana later this year.

2. Game the Loyalty Systems 2: Leverage Your Spending

Once you have one or more of these cards, use them for as much of your spending as possible that you're going to be able to pay off. Every dollar you spend each month on cable, internet, phone bills, gas, Uber/Lyft, or public transportation could be putting more points on your balance. Then there are all kinds of bonus earning opportunities from mileage malls, dining programs, and using the card for purchases at that airline or hotel chain. Add up what you spend in a typical year that you could put on a card and it's probably enough to earn another flight or couple hotel nights.

Some people get rid of a card after a year or two because they mainly got it for the sign-up bonus. If you get lots of perks from your card though, like upgraded status or free checked bags, it's usually worth it to keep paying the annual fee and rack up miles from your spending. I have cards for four airlines. This way I avoid the bag fees that put me in a bad mood and I never purchase a flight without earning bonus miles.

There may be spending discount promotions too. In three different countries I've gotten a night at a Holiday Inn or Holiday Inn Express where I wanted to go for just 5,000 points because the place was one their "points breaks" listings at a huge discount. I've gotten several Hilton rooms for 10,000 points. I once flew from Mexico to Peru and back for just 20,000 airline miles on United (actually flying on Avianca) because of a discounted miles promotion they were running for United Chase credit card holders.

3. Be Spontaneous With Your Travel

Sometimes taking advantage of these great deals means doing things in the opposite order of most people. Instead of deciding where to go and then figuring out how to jam that place into your budget, save the destination choice for last. If you can use miles and hotel points in Place D but not in A, B, or C, then go directly to D!

Or use a site that specializes in last-minute deals and just see what pops up. Examples in all budget ranges include LuxuryLink, Groupon, [Hotwire](#), CheapCaribbean.com, and now most of the big online travel agents like [Priceline](#).

Or throw it wide open: go to Google Flights, put in your home airport, and see what comes up. If you're thinking you can't get a summer vacation deal from NYC, think again. You just need to be flexible. Granted, I only found one flight under \$600 to Europe then (Madrid), but there are plenty of deals in this hemisphere in mid-June for a week:

Go check from your own city, but here are the round-trip price highlights from that screen shot above: Atlanta \$135, Miami \$207, Mexico City \$309. If I could fit it on here, you'd see some South America destinations for less than \$500 and some Canadian ones less than \$200.

You can do something similar with the [Skyscanner](#) app or website, just putting in your home airport and picking "anywhere" for the destination. Haven't heard of the place before? So what. You can learn most everything you need to know about it in one day online, or just buy a guidebook right before you take off and read it on the plane. You'll probably have a better time than you did on any previous long-planned vacation because there were fun surprises.

Don't forget about regional flight options either. You can pick up some surprisingly cheap flights within Asia or Europe, or with one of the many [Mexican airlines](#). There are great deals in the USA with Allegiant if you're traveling light.

4. Extend Business Trips

Many people travel hours away from their home city, then don't see much beyond a hotel, offices, or a convention center. This is a big missed opportunity. Make it a bleisure trip instead.

When I worked in a corporate job, here are just a few places I traveled on my own over a long weekend: Montreal, Austin, San Francisco, D.C., Dallas, San Jose, Boston, Las Vegas... In all these cases, there was some biz meeting or convention I had to go to, but I always booked my flight back a few days later whenever possible. As long as the price was the same or less (it usually was because I stayed over a Saturday), then they couldn't have cared less. All I had to pay for was a couple days of local expenses. Could you do the same but you just don't?

When I travel through airports on Fridays, they're always packed wall to wall with people in business clothing coming home from their work on the road. A lot of them have families with kids I'm sure and need to get back for the soccer match or swim meet. But if you don't, what's your hurry?

Sure, Orlando might not be your scene, but you can reach beaches on either coast in a rental car in two hours. Or you could head to St. Augustine. If you're in Vegas and don't like to gamble, there are a lot of cool things to see and do within driving distance, including the Grand Canyon. Almost anywhere can be a fun adventure or at least a good springboard to one.

5. Go for Local Adventures Nearby

When I lived in Nashville I had great vacations in Memphis, Lexington, Chattanooga, Huntsville, the Unclaimed Baggage Center, Birmingham, and some state parks. I can think of a year's worth of cool weekend trips worth taking from where I grew up in Virginia. When I lived in Tampa, I discovered Deland and Fort Myers, took a trip to the Florida Keys, [kayaked the Calusa Blueway](#), and went tubing down a spring-fed river—all without ever getting on a plane.

There are probably at least 20 places worth visiting within three hours of your home that you've never been to, but have some vague intention of visiting someday. There are probably 20 or 30 more that just haven't gotten onto your radar. Then there are the ones that may not be all that notable, but are probably still going to be an adventure.

Take the commuter train to the end of the line. Pick a town on the map and drive there. Get a local book on strange things to see in your state and start visiting them.

6. Live Abroad to Travel More

You want to *really* expand your travel options? Move somewhere that's already foreign. Then everywhere you go will be exciting.

From where I live now in central Mexico, I can take a direct bus to a few dozen destinations and all of them are going to feel exotic. Who's ever heard of Cuetzalan or Zacatecas? When my wife and I taught English for a year in Korea, we went all over the country, to strange places like Maisan and not-so-strange ones like Cheju Island that still felt very out of the ordinary to us foreigners.

If you already live in Budapest , you don't have to pay \$1,200 to go somewhere in Europe. If you already live in Malaysia, you can just hop on a bus or train to get to Singapore or Thailand. Not only are you already living a better life for half the price, you can now travel to foreign lands without flying across an ocean to do so.

If you follow just one or two of the tips in this article, you will take more vacations without spending more money. You can stop saying "I wish I could travel more" for good. Instead your challenge—if you're an American working stiff—will be getting enough vacation time instead.

The Basic Strategy Guide to Free Flights and Hotel Rooms

As I noted in the last chapter, eEarning free flights and complimentary hotel rooms doesn't require riches or celebrity.

It also isn't all very difficult or complicated if you have a decent credit rating. It's easiest in the USA, where the whole "perks for loyalty" idea got codified originally, but if you search for travel hacking ideas where you live, you'll probably find specific local options.

If you corner some expert on earning frequent flyer miles and loyalty points for some advice though, your eyes will probably glaze over in less than a minute. "This is harder than math class," you might tell a friend soon after. "Too complicated for me."

The whole airline miles and hotel points game can seem more complicated than the table rules at a casino. Those who play it to really win at every session are super serious and strategic about it. They are like the card counters. They try to find every winning angle because they know the house usually has the edge. The rules are complicated and the cash-ins difficult because the owners of the game—the airlines and hotel chains—*want* it to be difficult. If they can get only 33% of participants to actually cash in those miles instead of, say, 38%, then that can potentially be a billion dollars more revenue over the course of the year.

Maybe those miles or points eventually expired (now worthless) or were written off at pennies in value for the programs on the company balance sheet. Either way, the house won.

There's a way to do pretty well at travel hacking without spending lots of time on it though: just play basic strategy.

If you have played blackjack, the analogy will make a lot of sense. There's a basic guide to blackjack that's small enough to fit on one playing card. There's a certain way to play every hand based on the cards you get. You won't always win, but the odds are best on a certain action. On a 10 and a 9, you always stay because you'll probably win. If the dealer has a 10 and a 6, you stay no matter what you have in your hand. With a 5 and a 6, you will usually double, if not at least take a hit. Follow the basic strategy and you've got good odds on coming out ahead over the course of a few hours, or at the very worst, just being down a small percentage.

When it comes to travel hacking, there is also a basic strategy. If you can just remember the following key moves, you'll be on the fast track to free flights, free hotel rooms, and even free rental cars for your next vacation. After all, "I wish I could travel more" is a lame thing to say.

Get an Airline Credit Card (or Two)

It's better to spend than to fly when it comes to free flights.

As counter-intuitive as it sounds, flying a lot is a terrible way to earn frequent flyer miles. Once upon a time you earned real "miles" (or kilometers) for your flight based on how far you went. While some foreign airlines still follow that logical measure, only Alaska Airlines still does in the USA or Canada. The rest operate on a point system based on revenue. In other words, if you pay the big bucks to fly at the last minute in business class, you will earn a lot no matter how far you fly. If you go from NYC to Singapore after snagging a great flight deal, however, you will be disappointed. I recently earned less than 1,000 "miles" after flying all the way from Los Cabos to Florida. One flight from Europe to the USA on one of the big 3 legacy airlines earned me just 1, 280. It's not any better with their partners.

If you sign up for the United Airlines Chase card though, you get a fat [40,000 miles](#) (or more sometimes) after you spend 2,000 in the first three months. So you've got enough for a free flight to Mexico or Canada just for getting the card and using it. They you typically earn at least one mile per dollar after that, often more if you take advantage of bonus offers. Charge your basic monthly bills and gas, then pay off the bill each month. With \$500 a month, you've got 6,000 miles just from paying bills.

You can get the same deal with Southwest: 40,000 points upon sign-up and spending \$2K on the card. [See the details here](#). Southwest points are easy to cash in and use on any flight, so you've got a big advantage with them for flights within the USA and to Mexico.

Granted, I have seen higher bonus offers than this and I recently got one with American that netted me 60K to sign up. These come and go often though, so you never know what's going to be out there.

Right now you can get 60,000 miles by getting the [Delta American Express card](#) and putting \$3K on it within three months. After that you'll have 63,000 miles at least. You can go a loooong way on that, plus you'll usually get a free checked bag and faster boarding for stowing your carry-on.

With an airline credit card, you normally get rewarded extra miles for buying a ticket, eating at the right local restaurant (3X or 5X miles), or using their online shopping mall portal to go buy things online (2X to 10X). Then you usually get some kind of perk with it too, such as waived bag fees (easily worth the annual fee if you have to fly a legacy U.S. airline), priority boarding, and different kinds of buying or redeeming discounts, depending on the airline.

I fly a lot and don't often have my choice of airline if it's work, so I'm a bit of a freak on this category. I've got cards from [Delta](#), [United](#), American, and [Southwest](#). The last one doesn't charge for bags, so they'd be my first choice normally anyway if I need to check something, but this way I know I'm set no matter what. I often check a bag if going to/from a trade show or have another reason to need to dress for multiple situations, so this way I don't have to sweat any extra charges. Unless of course it's not domestic but it's not really international on American.

I have flown so many free flights now I've lost track. I've been round-trip to Chile, Argentina, and Fiji on miles for starters. I'm headed down to Mexico free in November just from what's been earned in the past year and a half on my United Card plus a couple flights, so that's pretty sweet.

Get a Hotel Credit Card Or...

As with flights, the fastest way to get freebies is not really by traveling more and being loyal. It's all about racking up points in other ways. Thankfully the big hotel chains make it easy.

In many ways, a hotel branded credit card can be more valuable than an airline card. After all, nearly everyone books more hotel nights than they do airline flights. So it's easier to earn points and easier to cash them in. If you can only get one travel credit card right now, I'd recommend a hotel one.

My specific first choice would be the [IHG Rewards Club Premier card](#) from Chase. I've had an IHG Mastercard for years now and I'll honestly say it's the only one where I'm actually happy to pay the annual fee. That's because on each anniversary, when you pay the annual fee you get a reward night at almost any of their properties. There's a points limit, but in the past two years I've managed to cash my free night in for hotels that were going for \$320 and \$220 per night in Washington, D.C. at The Willard Hotel right behind The White House and at the Intercontinental in Prague. I earned my fee back several times over just from that.

Besides that, you're buying your way into Platinum Status with this card, which means you get a space-available room upgrade, a bonus amenity at check-in, and higher points earnings—including in their dining program. It's almost impossible not to earn your fees back bigtime with this card, especially with all the promotions they're running regularly. [Apply through this link](#) and you can get 80,000 miles as soon as you meet the spending requirements. In my experience, that's easily enough points for four hotel nights at a Holiday Inn Express that gives you breakfast for two.

Of course you need to pay it off each month. Otherwise the math gets much worse.

If you bank the points though, you could make out very well. Instead of staying in a hovel, you could cash in some points with Hilton and stay at the Boca Raton resort like you see here to the right instead. Swanky!

The other option, if you don't or can't have another credit card, is to use a loyalty program that goes around the regular loyalty programs. The best-known one is probably at [Hotels.com](https://www.hotels.com), where if you stay 10 nights through them, you get an 11th night free based on the spend average.

Get a Credit Card That Plays Well With Others

If you don't like the idea of being tied to a certain brand or you just want to keep your options open, a card that offers transfers to different programs can be appealing. With these cards you bank points that you can transfer out to those hotel and airline programs as needed, when you're ready to take a vacation or you need to top off an existing point balance.

The best-known program is from American Express, their Membership Rewards program. It's not the powerhouse it used to be since North American airlines are limited to Delta, Aeromexico, JetBlue, Virgin America, and Air Canada. Their hotel program transfers are limited to Hilton and Choice Hotels.

The more favored cards among frequent travelers lately have been connected with Chase Ultimate Rewards, primarily the Chase Sapphire Preferred or Reserve. With this program you can transfer points to United and Southwest. Hyatt, IHG, and Marriott are all transfer partners for their points. [See the options here.](#)

As with the branded credit cards, these carry an annual fee that can outweigh the benefits, so if you're not traveling much it may be best to let them go after a year or two. After a while, loyalty might not pay. Plus don't forget that you can buy your way into lounge access in most airports with [Priority Pass](#).

This chapter has been about [travel credit cards](#) because as you may have figured out by now, that's the basic strategy. Spend wisely and double-dip or triple-dip when possible. Make sure every time you spend a dollar on a credit card, you are getting some kind of tangible benefit from it. Sometimes you can get a huge benefit. I just paid my kid's college tuition on a credit card. That's more points than I'd like anyone to know, but it was a bill I had to pay regardless, so I just hit the jackpot!

How to Find Local Accommodation for a Month or More

Finding a short-term apartment to rent is very easy these days. Finding a place to rent for a year isn't all that hard either after arrival. The in-between option can be a little tougher. Here's a question I seem to get at least once a month about where I live in Guanajuato, this one pulled straight from the blog comments:

**"Can you recommend a place to stay for 30-60 days?
Thank you."**

— Some random person I've never met or talked with

No, I really can't. Sorry. I'm not a real estate agent or landlord and I work full time. I can't be your short cut. If you want a decent place to stay for a decent price, anywhere in the world, you'll have to do a little work.

If you have loads of money, it's very simple. You pull up the vacation rental sites, pick a place, and you're done. Most of them that are not a primary residence list a cheaper price for a monthly rental than they do for a weekly one. If you're not loaded though, you have to invest some time to find the right rental place for one to three months. Here are your options to find local accommodation for a month or more.

1) Start with the obvious: vacation rental websites.

If you're in a hurry, you want a wide selection, money is not tight, and you want to set everything up from your sofa with a laptop or tablet in hand, just go to a [vacation rental site](#) like [VRBO](#) or [Airbnb](#) and book something. Sure, you'll pay way above the market rate, but it's very easy. If your time is worth a lot, just do it and get exactly what you want.

If you go beyond these entrenched players, there's another one that actually specializes in longer-term rentals, so you're not seeing places rented out for a weekend and for two months in the same place. It's called **HousingAnywhere** and it operates in more than 50 countries, with a lot in Europe. If you go to this sample page you can find dozens of options for accommodations in Rotterdam ranging from €400 a month for a private room in a house to full apartments from €550 to €1,650—the latter for 3 bedrooms. Nearly all are furnished and include utilities. They do charge a 25% fee on the first month's rent (capped at €250 max), so you'll probably want to use this for more than a month.

2) Negotiate a longer-term deal via the rental websites.

These two videos below show some apartments that various friends of mine have rented in the city where I live. I put these together originally for the people in my Cheap Living Abroad Committed and All In groups to show what the typical costs are like in central Mexico. But the other purpose is to show what you can negotiate in advance or find by just showing up. Two of the houses featured here for \$500 a month were booked through AirBnB or Vrbo. These people didn't pay list price though. They offered the landlord a deal for a longer period and the landlord took the "bird in the hand" option so the place wouldn't sit empty.

3) Get the word out after arrival.

If your budget is the main concern, it's almost always cheaper to line something up after arrival than to try to do it in advance. Most of what you see online—especially in English—is geared to tourists coming for a short vacation. What you find for rent after arrival, via people who may not speak your language, will be priced much closer to the local market rate. Get a short-term apartment or cheap hotel and then start telling everyone you run into that you're looking for an apartment for rent. Jason in that video found his this way, through someone at the school where he was taking Spanish lessons. Others have found something through a person they met via an online message board. Still others via a random friend of a newfound friend.

4) Check the local classifieds.

In much of the world, print media hasn't become so irrelevant as it has in the USA. Apartment ads still show up the old fashioned ways: in local newspapers and in printouts stuck to bulletin boards. Try Craigslist anyway in case, but it's better to grab a dictionary or app and start searching ink on paper.

To find local accommodation in these places, you may need to enlist a local who has some skills in your language, but there can be a huge payoff. There's a little weekly paper here in Guanajuato called *Chopper* that has loads of apartment and house rental ads for \$200 to \$600 per month, furnished with utilities. There are for rent flyers up in local coffee shops, restaurants, and bars. Your options expand exponentially when you give up the idea of trying to do everything online.

5) Keep an eye out for signs.

Nick and Dariece from Goats on the Road were about to give up on the Mexican seaside town of San Pancho because after doing all the above, they were striking out. In a small town with a lot of expats, they were having trouble finding an apartment or house they could rent for months at a decent price. After three days of searching, they had started talking about where else they should go instead until one day they took a different walking route and saw a for rent sign in Spanish on the side of a building. They worked out a deal and stayed for two months.

I can take a walk and see dozens of "se renta" (for rent) signs where I live in Guanajuato. This is a common way for locals to advertise that a place is available. They want you to call and then they'll want to see you face-to-face. Only then will they let you rent their house. So shower and put on a clean shirt!

6) Become a permanent hotel guest.

My buddy Ellen Barone has been in my town here for almost six months and where she and Hank stayed is in that first video above. If you ask them about their best deal ever though, it's when they got a huge suite (1,400 square feet, with a dining table for six) in a hotel in Granada, Nicaragua for less than \$20 a night. With breakfast for two. The owner was willing to give it to them for so cheap because it seldom got booked at the regular price (listed at \$150 a night in low season) and they were going to commit to it for three months, paying in cash.

In popular parts of Asia, like Chiang Mai and Saigon [where lots of digital nomads live](#), there's already a whole system in place of short-term furnished rentals for expats. Some are like hotel rooms with a little extra room and daily maid service, some are apartment buildings full of short-term rentals. James Clark, one of the digital nomads I interviewed for a Lonely Planet article, says he lands in Saigon, gets a hotel for one night, and then has a place to live for months set up within 24 hours.

If you start doing the math, renting an apartment for \$900 per month comes out to \$30 a night. In many markets, you might be able to get a hotel suite for that instead. No worries about cleaning, a deposit, utilities, or security.

7) Do a home exchange.

This doesn't work if you're a homeless vagabond, but if you're normally grounded in a home and you just want to spend the summer in Spain, for example, you can sign up with a [home exchange website](#) and find someone who would like to trade places. Naturally this is a lot easier if you're in Manhattan than if you're in Oklahoma City, but if you're a little flexible it can be done.

If you own a vacation home it's even easier. You can do a "non-simultaneous exchange" where the weeks don't have to match.

8) Become a house sitter.

I know quite a few permanent travelers who find their home base via [Trusted House Sitters](#) or some similar site. In exchange for watering plants, taking care of pets, or just making the place look occupied, owners will let people stay in their house for free or close to it.

Sometimes they'll even provide a car or bikes to use.

The big international sites can be quite competitive, so keep an eye out for more specialized or regional house sitting sites. We just joined up with House Sit Mexico since we live in that country and are location independent. It will be easy for us to move our virtual offices to another location for a while.

9) Get Creative for a Place to Live

These are a few of the options, but there are plenty of others, like long term RV parks that a lot of snowbirds use in the Baja Peninsula or long-term travelers use near national parks.

There are homestays, working farms that include a place to live, college dorms for rent in summer, and other offbeat possibilities. It's not impossible to find local accommodation for a month or more, but it may not be as simple as pulling up choices online and clicking on your favorite.

What's Your Travel Banking Back-up Plan?

These days I always have travel insurance, but what has gotten used more often is travel *banking* insurance.

No, I don't actually have a policy that protects my bank accounts, but I do always have multiple banking back-up plans for my money when I'm traveling around the world and living abroad.

Traveling without any cash is pretty tough, especially outside the very richest countries, but you're not likely to carry around your whole travel budget in a money belt. So when you are away from home you rely on ATMs, online banking, automated bill payment, phone transactions, and other methods to keep things humming at home and where you are now.

So what happens when something goes wrong?

A *lot* of things can go wrong. What is your plan for when one of these happens to you?

- Your debit cards get eaten (or left behind) in an ATM machine
- Your debit card stops working or you lose it and have to order a new one
- Your credit card gets denied or put on hold for suspicious activity from your travels
- Your credit card gets physically stolen or is used by a cyber thief
- You've been using Apple Pay in Europe but your phone gets stolen or lost...while you're in rural Montenegro

I've had three of these happen to me before and the cyber thief one happened to my mother-in-law last month. People get scammed all the time. Or they get robbed. A [pickpocket strikes](#) while they're walking around Vatican City. They lose their card. Strange charges they didn't make show up and the card has to be canceled.

Or your bank can unilaterally impose new fees that you don't want to accept. The first time we moved to Mexico, Regions Bank refused to remove a brand new \$5-a-month fee from my wife's checking account unless she set up a new direct deposit that would come through automatically each month. Since she was out of the country and not working for a corporation, that wasn't going to happen. Instead of keeping this customer of 10+ years, a customer who has a husband with linked accounts, they told her there was "no way" they could remove the fee.

Thankfully she had a travel banking back-up plan: a fee-free account at Capital One 360 that also doesn't charge the \$5 or more ATM withdrawal that many traditional banks do. So she moved all her money to Capital One and closed the old brick-and-mortar account of 10 years. Plus now she still has a back-up plan: a shared Fidelity cash account we both can use that reimburses ATM fees altogether.

How to Achieve Travel Banking Protection

Back-up banking plans ensure that you won't be temporarily broke at any point. If you're traveling as a couple, this is far easier. You can easily have two accounts and split your savings between them. Don't consolidate your accounts into a shared one with the rationalization that you're sharing the same budget anyway. You want a second account in case something goes wrong with the first one. Sooner or later, you'll need it.

You need more than one credit card too. Even if you are trying to be one of those responsible people who never buys something unless you're paying real money for it, you still need a credit card for travel. Some companies won't accept debit cards at all and if you rent a car with one, you'd had better have a few extra grand because they'll put a hold for that much on your account. Also, using a debit card online is much riskier than booking with a credit card: you can be on the hook for the whole amount if there's some kind of fraudulent charges or you don't get what you were promised. You have much more recourse with a credit card.

Plus here's another justification: you can get lots of free flights and hotel rooms just from the sign-up bonuses on these cards. Then keep using it and you'll more more points on top of perks. Charge things to a card, pay the bills off, and save yourself more than \$1,000 a year in travel costs. (See the earlier "basic strategy" chapter for the details.)

Naturally you want to keep as much of your money as possible and not hand it over to banks repeatedly by paying ATM fees and foreign transaction fees. If you get the right debit card from a brokerage company or credit union, you can avoid the fees on both ends. Get a cash account at a brokerage like Fidelity or Schwab, or check your local credit unions.

When my cards have gotten eaten or left behind, when a thief has skimmed my credit card info and gone on a spending spree, I've been prepared with a back-up as well. I've got three debit cards and three credit cards with me when I get on a plane, at least one of each in a place that's separate from the rest. That may look like overkill when I pack them, but sooner or later I'm glad I have them. Someone once charged more than \$4,000 on one card of mine in a single day after I used it twice in Tulum. So I had to cancel it and was very glad I had a back-up.

If all your money is in one bank account and you are only carrying one credit card as you travel around the world, you are tempting fate. Add one more thing to your to-do list before taking off: enough accounts to have your own banking insurance.

Oh, and maybe pack some pickpocket proof clothing while you're at it. That's a travel money insurance policy too.

How to Find Bargain Car Rentals When You Travel

If you want to consistently find bargain car rentals when you travel, you may need to invest a little time to shop around. And probably take a chance now and then.

When you need to reserve a rental car, where do you check? Do you just pull up your favorite booking app on your phone and go? Or return to the company you usually rent from because you signed up at some point to get loyalty points?

Well you may be flushing a lot of extra money down the drain by renting a car by habit or by being in a hurry.

I've spent way more than I'd like for a car rental on some occasions, when demand was really high like Christmas week. In those cases—and I had one of them just last month—I usually rent from Alamo because if you sign up for their loyalty program, you actually get something tangible: a 5% discount automatically on the published rates. They were also offering a one-class upgrade too, so I upgraded to a small SUV in case it snowed.

Most of the time, however, my rental has come in somewhere between \$2 a day and \$35 a day, over the course of 50+ rentals in 8 countries.

If there's one thing I've learned for all that, it's to leave my options open and to keep on checking back up until the day before I'm getting the car. I've sometimes saved \$100 or more this way, which I then had to spend on site after arrival on food, drinks, or fun.

Look for Bargain Car Rentals in Multiple Places

How does this work in practice?

A few years back I had to rent a car for a wedding and I was flying into a relatively small regional airport with my family, in Roanoke, Virginia. First I checked flight prices on Allegiant, which goes direct from my former U.S. home of Tampa Bay for a good price (despite all the annoying fees). They helpfully offered me a rental car on their one and only partner Alamo for \$138.

Sometimes the airlines offer good partner rates—I once got a car in Puerto Vallarta for \$16 a day through the airline site—but this one didn't sound so good.

So I pulled up [AirportRentalCars.com](https://www.airportrentalcars.com), which is a division of Priceline. Their rate was \$20 less from Alamo, with some even better deals from other rental brands.

Could I do better? I did a search on [Kayak](https://www.kayak.com) and ended up on CarRentals.com, owned by Priceline's rival Expedia. Sure enough, that shaved a few more dollars off.

But what about [Hotwire](https://www.hotwire.com)? That Expedia-owned company is my usual stop when my plans are solid. Some of their best deals are hidden, which means you don't know the rental car company until you book. But as a result I almost never see them coming in higher than the sites where you know the company. Yes indeed, a compact car there was only \$81— a 20% savings from the lowest rate I found elsewhere.

Some of the best deals I was seeing on the other sites though were from Avis. At the time I had Preferred status there because of a premium credit card I used to carry, which could save me some time and hassle, so I figured I might as well go check their rates to see what it would cost to go direct.

And I got...a better rate than anywhere besides Hotwire. A compact came in at \$85. Since I could reserve there and not pay until I arrive, and could upgrade to a larger car for the three of us and our luggage for not much more, I was happy to pay a bit more than I would have through Hotwire. If my flight got delayed I would still be fine.

In the end I paid \$99 with taxes and fees for the three days for a mid-sized car. I could live with that, especially since I can get processed faster upon arrival.

Worst rate: the airline

Best rate: Hotwire

Best value overall: direct at Avis.

Your mileage may—and will—vary. Which is my point, really. You always need to shop around.

How to Shop Around for Bargain Car Rentals

Here's what I usually do to find bargain car rentals, though I'd add one more thing to this list if you have a Costco membership: check the Costco site. It seems weird, I know, but a few frequent traveler friends of mine say they often find the best deal there when they shop around. Make that membership pay off!

You also may get a better rate through some other membership program like AAA, AARP, or any kind of union, or if you're an active member of the military.

Otherwise, start with whatever is on your phone or bookmarked on your laptop to get a general idea. I have Kayak on mine and usually start there just to see if moving things around by day or time of day makes any difference (sometimes this can make a huge difference). Also check non-airport locations just in case: sometimes the difference will more than pay for an Uber ride because airports add on lots of extra fees.

Once you've figured out the pick-up time, drop-off time, and location, start comparing apples to apples at other sites, making sure you've used at least one metasearch one like [Kayak](#) or [Skyscanner](#).

Are your plans locked down solid? If so, then check [Hotwire](#) for their hidden rates where you don't know the rental car company and you have to pay in advance. If there's a huge price difference, snag it. I did this the day before departure a couple of months ago and saved \$135 over the one I had booked with Alamo. I canceled that first one and took the Hotwire deal.

Still not finding a deal you like? Check the airline site for the carrier you're flying with if you're coming in by air. Usually they don't have great deals, but sometimes they do. I've taken one on Southwest's site a couple times.

If you've found the best price you can through the major rental car companies, is there a way to at least get a little bit back? If you book through your preferred loyalty program's mileage mall, you might earn something. Or with Ebates (now rebranded to Rakuten Travel—ugh), you get a rebate back in cash. Naturally, you want to use a credit card that earns you points or miles on top too. See the earlier chapters for more on that.

A last resort can be lesser-known or independent rental car companies that don't show up on the main online booking sites. This is a bit more risky, yes, but it can pay to check one like Rent-a-Wreck or the peer-to-peer rental sites like Turo, Getaround, or Maven. With the latter you are renting from an actual person, so read the FAQs about what kind of insurance you need to have.

Then there's one last option of course if the price is too high: don't rent at all. With Lyft and Uber being almost everywhere now, you are often better off financially not renting one at all if you'll be in an urban environment. For touring the country side though, like taking a Yellowstone road trip through Wyoming, you're going to need your own wheels.

What About Insurance?

If you have normal car insurance, whether it's for one car or multi-car insurance, you're probably set for both liability and collision damage. Then your credit card probably provides collision damage insurance on top of that. The problem comes in, as I have found, when you don't own a car at all. This is becoming increasingly common in the age of location independent jobs and ride sharing services since your own auto is a huge expense. Plus if you live abroad, you wouldn't have any reason to keep expensive insurance in your own country.

I've been relying on my credit card or travel insurance to cover collision, but the liability part is not covered. So I've been paying a bundle each time to add it on, sometimes as much as the car rental itself. I think I've found a solution though: I got a six-month "non-owner auto policy" from GEICO that covers liability for me and my wife. Chances are low that we'll cause a wreck, but I don't want to be out tens of thousands of dollars if there's an accident. This way I'm set and after about 10 days in a rental car, I'll be better off than buying from the agency. I did five days of that in the first week after I got the policy. You can't do it online though—you have to phone them.

Find a Cheap Flight, Then Go Elsewhere

Is there another way to get where you're going other than the most obvious route? Can you find a cheap flight to somewhere nearby instead?

Often the answer is yes, and it can save you a small fortune if you're a bit flexible.

It's a given that if you want to go to Antigua, you must first fly to Guatemala City. For the Grand Canyon, you will probably fly into Las Vegas or Phoenix first. The only way you're getting to the Galapagos Islands is through Quito or Guayaquil. So why do people forget to think beyond the gateway when looking at flight prices for other destinations? Why not just snag the cheap flight and go?

When talking with other travelers, especially the kind who take short vacations instead of long journeys, I often run into a curious mind block. They think of a destination as being where the airport is, and can't get their head around the fact that you can easily travel elsewhere—without being on an organized tour.

I'll say something like, "You can get a cheap flight to Cancun and then just take a bus to Merida and beyond."

"Whaaaatt?! How would I do *that?!*" is a typical reply, like I've just told them they have to navigate a giant obstacle course filled with alligators.

Overland Transit Information Is in Your Pocket

I found this attitude odd in the days when all that info was available in guidebooks, but I find it even stranger now when a properly worded search query can turn up instructions after a few clicks. Sure, you may have to take a taxi to a bus station, or make your way to the shuttle window in the airport, but it's akin to level 3 of Candy Crush, not solving a calculus equation.

I've heard people say they haven't been to Place X because the flights there are expensive, yet they could fly to the city two hours away in another country for hundreds of dollars less and cross over. They just can't fathom how to connect the dots.

Savvy long-term travelers know to always “look for the *second* right answer” as Roger Van Oech said in his creativity books. Just because you grab a cheap flight on Kayak to busy San Jose del Cabo airport doesn’t mean you have to spend your vacation in expensive Los Cabos. You can take a bus or Interjet shuttle at 4:00 and be having a sundowner in La Paz a few hours later. The next morning you can be swimming with whale sharks.

Finding a cheap flight to Cancun doesn’t mean you have to spend more than an hour in Cancun. Take the airport shuttle to the bus station downtown and you can be off on your own to somewhere amazing. And the prices in that somewhere else will be a better deal too. Heck, there’s even a short flight between Cancun and Merida if you want to get there in less than an hour.

If you’re fortunate enough to live in Europe, you’ve got some crazy cheap air options to choose from. Pre-pandemic, I pulled up the map on Google flights and where are just a few of the one-way options from London, in U.S. dollars.

Milan (\$17)

Athens (\$52)

Bari (\$38)

Budapest (\$39)

Malta (\$25)

Barcelona (\$17)

Kiev (\$35)

Sofia (\$13)

I’m practically salivating looking at that. Yeah, some are on budget airlines so you’ll have to pack light and cough up some fees, but you could justify a spontaneous getaway at those prices. Why would you *not* go?

Use Google Flights or [Skyscanner](#) to open up your options and see the big picture for a region instead of just searching A to B. Then visit the individual airline sites that are not on those, such as RyanAir in Europe and Allegiant, Southwest, and Spirit in the USA.

If you don't overpack, you can also tap into these cheap European flights to get where you want to go in Europe on vacation. If you just search your home airport to your ultimate destination, it might be more than \$1,000. But if you use the map view in Google Flights or Skyscanner to search everywhere from your home airport, you'll inevitably find some deals. Then take a train or a local budget airline for the last leg—or just take your time and explore more places.

This can work in the USA too. Maybe you were planning on going to Miami for a sun and fun getaway? Don't forget to search flights to Fort Lauderdale. You can take a local train from there to Miami.

In places where there's not a train connection, just rent a car. The cost is usually reasonable in the USA and in popular tourist regions you can even do a one-way rental. The companies are pretty much commodity ones anyway, so you can even use [Hotwire](#) to take what's available and get a better deal. I saved \$350 recently by doing this in Montana.

Find a Cheap Flight to an Alternate Airport

The way to really open up your options is to look beyond your ultimate destination. Just because you want to spend some time in Lisbon doesn't mean you have to fly into Lisbon. Fly to the Algarve first, then go exploring the country, including the capital. Or the [Alentejo wine and castles region](#).

So what if you don't want to go to Bucharest, Athens, or Casablanca? Find the cheap flight and then you can easily go overland to a dozen fantastic places. It's not much of a drive from Athens to get to a place like this:

Take a bus, grab a train ticket, or just rent a car and hit the countryside. If you see a \$424 round trip from Toronto to Lima like I saw recently, grab it! Head to Paracas, or Trujillo, or Arequipa. If you see a \$299 round-trip to Bogota from Miami, like I saw last week, take that and just add a local flight or bus ride to where you really want to go in Colombia.

At worst you have to spend a night in that arrival city because your flight arrives late or it's already too much time in transit. So what? Get a cheap hotel deal [on Hotwire](#), see the local sights, and then take off a day later to your ultimate destination.

Use the sites I mentioned earlier for a good map search, or just check prices on [Kayak](#) to get a baseline cost for where you want to go. Occasionally you'll find it's not worth the extra time and effort to go to an alternate airport. The cheap flight is not cheap enough to make up for what your time is worth. In that case, just pay up and go.

Other times, however, you can literally cut your flight cost by more than half—and probably have a more interesting trip in the process. Find a cheap flight, then branch out from there.

When Vacation Apartments Make More Sense Than a Hotel

The first time I went to Salt Lake City for a convention, I was in a crappy Econolodge motel with stained carpets, intermittent Wi-Fi, barely working heat, lukewarm hot water, and a lumpy bed.

The next time I stayed in a pristine room with a heavenly mattress, in a craftsman bungalow house in a quiet location, [through Airbnb](#). The Wi-Fi and hot water worked flawlessly and I had a table I could work at.

The interesting thing is, the latter was quite a bit cheaper.

Many hoteliers and the cities that get their marketing funds from them are not at all happy about this. They blame vacation rental units for all the ills they can find in their market, as if all their problems would go away if they could just go back to the good 'ole days when a hotel was the only option.

Sure, Airbnb is a symptom of many problems, like a lack of affordable housing, the inability for hotels to raise room rates, and even overtourism. Sometimes they may even play a part in making the problem worse. In most cases though, the rise in vacation home rentals is a result of market forces. The apartment rental is just a better value, plain and simple.

When Vacation Apartments Makes Sense

There are plenty of times a hotel is the best bet for where you're going and the good ones can be excellent spots to roll into to get some work done or be right in the center of the action. We'll get to that in a minute.

Often though, the vacation apartment, condo, or house is going to meet your needs much better than a hotel will. Here are a few times where you might want to rent through [Airbnb](#), [Vrbo](#), or Flipkey (TripAdvisor rentals) rather than getting a hotel room.

1) If there is a huge price difference.

When I went to find a hotel during another conference, in Salta, Argentina, I couldn't find anything decent for less than \$80 a night. This was a few years ago when the official exchange rate was way out of whack with the street rate. So [I went to Airbnb](#), where the prices were more in line with reality, and paid \$31 per night instead with all fees, right in the center of the city. Here's [what places are going for there right now](#).

In expensive Los Cabos, in Mexico, I had a couple nights in between writing assignments and just needed a place to sleep and get some work done. My wife and I got a nice apartment in San Jose del Cabo in a residential area walking distance to a grocery store and restaurants, about a 25-minute walk from the historic center. In a city where hotel rates are sky-high, we paid \$42 per night with all the fees and taxes.

In Queretaro, Mexico we paid less than \$40 all-in for a nice apartment there. In La Paz we paid \$83 total for two nights at the place you see at the top, with use of that nice courtyard and a much-needed washing machine.

When demand is high and hotels jack their prices up, even the crappiest places like Motel 6 and Super 8 will raise their rates to \$150, \$200 or more per night, as I found a few times when I attended that Salt Lake City convention. Often you can click over to the vacation rental sites and find a much better deal. I did that on a trip to Washington, D.C. later and shared with a friend. We each got our own bedroom and paid half what we would have at even the crappiest local hotel.

2) When you need more space

A typical hotel room is 200 to 450 square feet and you can probably picture the layout in your head. A bathroom by the entrance, then a narrow long room with one or two beds and a smattering of furniture. You have to step up to a "suite hotel" to get a bedroom door that closes in every room, separating it from the living area.

When you go for a vacation home rental or apartment though, that kind of typical hotel room layout is considered a spare room or a studio. It's usually the cheapest option, with almost everything else getting larger as you go up in price. This is especially important if you're traveling with a family: typical hotel rooms aren't a great option if you've got two kids along and luggage for four.

I used Airbnb with my family when vacationing in Puerto Escondido years ago. We paid less than we would have for a very basic hotel, but had two bedrooms and a pool to ourselves. When traveling with a family, it gets old when all of you are sleeping in the same room, sharing the same bathroom. Renting two connected rooms can be inexpensive in some countries—we did that in Thailand and Cambodia a couple times—but often not.

Where I live now in Mexico, there are plenty of cheap hotels around. Most of the cheapies are not very nice though and are understaffed, so you'll get more room if you rent an apartment or home for the same price.

Airbnb is not the only game around though and there's often another dominant player or two you should pull up as well. Sometimes you'll find better deals on the traditional sites like Vrbo. Always go beyond the market leader if you're not finding a deal that fits your budget.

3) When you want to have a kitchen on vacation

Kitchens aren't very common in hotels. You usually have to be at a Residence Inn, Embassy Suites, Candlewood Suites, or some other "extended stay" option to get a full fridge and a place to cook—even a microwave.

In the vacation apartments rental space, however, you'll have a kitchen more often than not. When I balked at the expensive hotel rates in Rio de Janeiro and got a rental apartment with a view instead, there was no stove or oven. I did have a panini maker, a microwave, and a fridge though, so I was good to go. In many other places I've rented we've had a full kitchen, while in others we have had access to a shared one, hostel-style.

Either way, we could avoid having to eat out at restaurants every single meal and had a place to keep beers or bottles of wine. This can save a small fortune in expenses over the course of a few days.

4) When you want to stay in a real neighborhood instead of a tourist zone

There's been a clear trend over the last decade to see more of a city like a local does instead of just being around thousands of other tourists. Since vacation rentals by owner are, by nature, in a neighborhood where people actually live, you can avoid the tourist district, the business district, or the roadside mall zones where many mid-range hotels and motels are located.

This often means a more walkable area, restaurants that are priced for locals, and places to go out that aren't just tourist traps. In some cities, vacation apartment locations can mean a better chance of avoiding predatory taxi drivers and "surge pricing" that plagues the tourist zones.

When a Hotel or Resort Makes More Sense for Your Vacation

I've had a few vacation rental stays that weren't exactly smooth and friends of mine have had some that were downright disasters. One had his laptop and camera stolen in what looked like an inside job. One arrived to find the kitchen sink full of dirty dishes and floors that looked like they hadn't been cleaned in ages.

Often the description is not fully accurate or it leaves out important details, like the fact you're sharing a wall with a loud bar that doesn't close until 3:00 a.m. Or in a place I stayed in Puerto Vallarta, that the apartment doesn't have air conditioning, just fans.

I like hotels a lot and my job has me [reviewing a lot of them](#). I have had many happy vacations and good business trips while staying in a hotel or resort and sometimes that's the best option. Here are a few reasons:

1) You are only staying for a night or two

Sure, it can be fun to be in an apartment in a real neighborhood, but much of the time it's more hassle than it's worth if you're only staying for a night or two. You've got to deal with getting a key or entry instructions, you've got to figure out how everything works, and you can't just drop off your luggage at the front desk if you arrive early.

For a short stay, a hotel usually makes more sense. The front door is open at all hours, it's easy to find, and you have a general idea what to expect when you get there. A real human can answer your questions rather than a print-out on the table.

2) You are arriving at an odd time or want to hit the ground running

As mentioned before, hotels are great if your room is not ready: you can store your luggage and take off or just hang out in the lobby until your room is clean. Often I've had people booking my company's [Guanajuato tours](#) that start in the morning, but they're asking me where to put their luggage because they are staying in a rental apartment where they can't get in until the afternoon. We have to help them find a place to store their bags...at a *hotel*.

Many times I've flown across the world on an overnight flight, arriving in the morning tired and jet-lagged. The last thing I want to do is kill six hours while watching the luggage. When I landed in Bangkok with my family after flying for 16 hours, we were very glad we had booked a hotel. They gave us a place to change clothes, then stored our luggage. We had breakfast and lounged by the pool until we could check in. I'm certainly glad I wasn't trying to message someone on WhatsApp and finding a place to hang out until the afternoon.

3) There's no big price advantage

Just as a taxi can sometimes be cheaper than Uber, sometimes a hotel is a much better deal than a rental apartment. I've run into this in expensive places like Stockholm, as well as cheapo places like Kathmandu. Sometimes the hotel scene is so competitive, or occupancy is so low, that the hotels are rolling out better deals than apartment owners are.

Before you click that booking button on an apartment rental service, be sure to check the total price with fees to what you find on [Kayak](#), [HotelsCombined](#), or [Hotwire](#).

4) You want big hotel facilities

How many vacation rental places you've booked have beach access, giant swimming pools, water slides, a gym, a spa, organized activities, a business center, a game room, or an on-site bar?

Business hotels have facilities that business travelers need, resorts have facilities that vacationers want for fun. There are lots of advantages that come with scale and very few vacation homes or apartments have anything close to the number of entertainment options—unless you are spending thousands of dollars per night.

There's also something else most hotels and resorts have that you won't find in Airbnb places: a staff. The do-it-yourself ethos is fine much of the time, but at other times you want someone to wait on you, someone to answer your questions, and someone to bring you a cocktail while you're doing some serious lounging in the pool chair.

Also, don't forget that you can get free hotel stays sometimes if you belong to the right loyalty program, especially if you have a credit card from the likes of Hilton. See earlier chapters on that subject and you could get three free nights just from the bonus offer.

Eat Local, Drink Local, Buy Local When You Travel on a Budget

The “locavore” and “slow food” movements have taken off bigtime in the last decade, but budget travelers have been following them for ages for economic reasons. If you eat local and drink what’s made in the region, it’s much easier to be a budget traveler.

Sure, there are high-minded environmental and social reasons for consuming what’s produced locally too. Less fuel is used, more locals get employed, more of the money stays in the community, fewer preservatives are needed, etc. If you’re on a \$30-a-day travel budget though, those things are icing on the cake. The real driver is lower travel costs.

Almost every country has a group of items that are cheaper because they’re local and not imported. The most prominent usually include locally grown food items, as well as drinks produced from local ingredients. Here are a few random examples of screaming bargains I’ve found over the years:

Oranges in Portugal

Wine in Eastern Europe

Yogurt in Bulgaria

Coffee in Colombia

Bia Hoi (sidewalk draft beer) in Vietnam

Cashews in the Philippines

Rum in Nicaragua

Vanilla in Mexico

Watermelons in the southern USA

Bananas in Honduras

Any fruit or vegetable in Ecuador

Tea and vegetarian thali meals in India

Beef in Argentina

Sticky rice and mango in Thailand

Fish in Indonesia

Dal bhat in Nepal

Part of the reason I found Portugal so inexpensive when I visited was that almost everything I ate and drank came from Portugal. Well, apart from the coffee. When I'm in Southeast Asia, I eat Asian food. I don't order a Jack Daniels when I'm somewhere like Central America that makes great rum.

An Eat Local Experience Anywhere

One of the best ways to get to know a culture is through its food and drink. Whether it's dried cheese balls or fermented mare's milk in Kyrgyzstan or pilsner beer in the Czech Republic, at least trying the local food gives you a window into the country's people. Sometimes I learn more about a place [on a food tour](#) than I do from one that takes in the sites. (Shameless plug: I own a company that runs a great [street food tour in Guanajuato, Mexico](#).)

The best way to try local food is, of course, to connect with a true local. If you're staying with friends from that country or doing some kind of home stay, that will make it a whole lot easier to figure out what's local. If you can take a tour of the city market with them, or a grocery store, even better. Let them order when you go out to eat.

The next best way is to get info from a guide, whether that's the one who is with you on an organized tour or one you hire for the day through a local program. This is much easier than it used to be. Not only do you have the usual suspects like [Viator](#) and [GetYourGuide](#) offering lots of options, but now even more people can connect with you through [Airbnb Experiences](#) by just signing up there and offering their services (minus a 20% cut for the platform).

One interesting option that has popped up in recent years is [EatWith.com](#). With that service you actually eat a meal with a local that is cooked and served in their home. Sometimes this will be from a professional chef, but other times it's just with someone who likes to cook and entertain.

After this research, you'll be able to go out confidently on your own and order street food, buy local produce in the market, or order the right things in a restaurant. Don't be afraid to ask a bartender or waiter, "What do the local people around here eat and drink? What's popular?" If it's popular with the masses, it's usually reasonably priced as well. Eat local and your food budget will go down a lot.

Locally Made Goods and How the Residents Get Around

Also look at utilitarian items produced for local household use (like wooden cooking utensils), as well as clothing items made for domestic purchase. This is harder than it used to be since so much plastic crap from China has infiltrated seemingly every corner of the globe, but the locally made items are still there if you're paying attention. When you can, try to buy from the makers themselves or at most, one step removed. The more steps there are between you and the artisan, the less money they're actually getting for their trouble and the more you're paying middlemen.

Sometimes the items that are looked at as utilitarian or old-fashioned by the young locals are some of the most interesting to buy and cherish. Pottery, native textiles, and carved wood items are some of the most obvious examples, but take a spin through local markets and you might find other intriguing items.

Also, what are the locals of normal means doing for fun? Watch or ask them and you'll probably find out about free local concerts, cheap activities, and museum days where there is no charge.

The idea also extends to transportation methods that working class people use. Upper class people and executives shun the metro in many cities for example (including Mexico City), so join the masses and you'll get from A to B for cheap. Sometimes the getting there is half the fun and in the case of colorfully painted jeepneys in the Philippines or the buses in Guatemala, your ride might even make for a good photo op.

When fuel itself is a local commodity, that may be the greatest bargain of all. Filling up a rental car in an oil-producing country is usually not going to set you back very much.

Four Ways to Find Cheaper Hotel Deals

I'm all for renting an apartment when I'll be in one place for a while, but there are many times you're just passing through and a hotel room is the best choice. Or when you want a beach break.

If you're got more money than you know what to do with or your company is paying, you don't have to be very sensitive about what you pay for your hotel rooms when you travel. When it's coming out of your own limited budget though, the right strategic moves can mean more money to spend on other aspects of your vacation.

Here are a few methods I use to get a cheaper hotel room than most nearly every time I travel.

1) Use an Aggregator Service

Now that Trivago has inundated us with TV commercials for years, people seem to be catching on to the fact that room prices are not uniform across all booking sites like Expedia, Priceline, and the official hotel sites. No matter how many times you hear some company say you'll always get the best price from them, don't believe it.

When you're searching though, many of the "choices" are really just [divisions of the same company](#). You need to see *all* of them to compare.

I routinely see differences of 10-20% when doing searches on Trivago or [HotelsCombined](#) and sometimes it's more dramatic than that. I recently booked one in Mexico where the [Booking.com](#) price was literally half what the price was on Hotels.com. Another time though, this could go in the opposite direction. You always have to shop around and these sites make it easier to do so. Don't forget to check [Hotwire](#) too if you don't have your heart set on a specific hotel and just want a deal.

There is some recourse though if you're dealing with a major hotel conglomerate. Intercontinental Hotels Group, Marriott, and the like will supposedly match the price you find elsewhere if theirs is higher. You have to go fill out a form though to get the difference. Sometimes an independent hotel will honor cheaper prices elsewhere too, but you have to take the time to track down a front desk manager or reservations person and argue with them.

2) Track Down Coupons for Cheaper Hotel Deals

Because I run some other websites that feature hotel reviews, I belong to a lot of affiliate programs where I get a commission from someone booking through me. (It doesn't cost you the customer any more though.) Because of this I get e-mails every week from most of them with limited time coupons and special deals. It's more than I can keep track of, but assume there's always a deal going on with somebody that's probably relevant to your trip.

3) Book at the Last Minute (Or Not at All)

When online travel first got started, Priceline's "name your own price" service and [Hotwire's](#) blind booking turned the idea of unused inventory on its head. All these years later, you can still book that way, with those sites, HotelTonight, and the last-minute sections of the major booking sites. If you're looking for a 4-star business hotel near the airport for one night, does it really matter which one you're in?

Then there's what you can accomplish without any online booking at all. When I went traveling around the world for years as a young backpacker, we almost never booked a room in advance. That's because before the internet came along, we couldn't unless we made a phone call or used a travel agent. We just showed up, looked at rooms, and found a place we liked.

Now because we can book a whole year of rooms online if we want, people think that's the smart thing to do. Really though, the independent hotels are often paying 25% or more to that site you're booking through, whether it's Expedia, Preferred Hotels, or Hostelbookers. If you can work out a deal directly, that's more money in their pocket and more in yours. You've just cut out the middleman.

So I still just show up now and then and ask the front desk manager for a deal. Other times I'll e-mail direct and ask for a multi-day discount. I know hard-core backpackers who will spend a whole day finding an ideal room and working out a deal because they're going to stay there two weeks or more. They get a room for half what was listed online. Or get a big suite for the price of a standard.

Understand though, this works best for regional chains or independent hotels. It's easiest in the cheap vacation spots where bargaining is an accepted practice. The big conglomerates are too locked into complicated contracts. The best you can do in those cases is ask for a free upgrade, which the front desk *does* have the authority to grant—especially if there's a nice tip involved.

4) Get Your Hotel Rooms for Free

Cheaper hotel deals or nice, but how about not paying anything at all? This Wednesday it's a night before a major holiday and I'm staying at a Hampton Inn near my in-laws house...for free.

When I signed up for a Hilton credit card I got 75,000 miles plus silver status in their loyalty program. That's enough for a few nights at different hotels, plus I've gotten more miles from using the card in the time since. We'll probably get an upgrade too.

I've done the same thing with IHG and have gotten free rooms from them in three countries and several U.S. states. I put regular expenses on the card and also use it when I'm at that particular hotel chain for incidentals. The points add up fast. It's a nice emergency stash to have too. Last time I got stuck overnight at a hub airport city because of weather delays, I simply cashed in 20K miles and had a place to sleep for the night.

Some credit card programs like Amex Membership Rewards and Chase Sapphire will allow you to transfer points to different programs. I used one of those to top off my Starwood account and got the Westin room above for my last night in Fiji back earlier this year. (See this post on a basic travel hacking strategy for specific recommendations.)

If you're not getting a freebie, belonging to the loyalty program can mean it pays to book direct anyway. You'll usually get the free Wi-Fi they withhold otherwise, plus loyalty perks like later checkout or a room upgrade. Sometimes you even get an extra discount.

Grab Temporary Opportunities to Help Your Travel Budget

Whether you took an economics class or not in school, you probably understand the basic concepts of arbitrage and the relationship of supply and demand. Few industries are as sensitive to the latter as travel and the most savvy travelers use the former to their advantage regularly. By being flexible enough to pounce on unusual deals and opportunities, some people are able to travel a lot more than others. If you're in this camp, people wonder how you're able to travel so much. You'll probably wonder why they're such homebodies.

Many people have built a prison of "stuff" that saps their budget, so they're probably hopeless cases no matter what. They've got access to plenty of credit and they've used it to fill their kitchen and garage with gadgets, tools, cars, and toys. Others choose experiences instead and if that's you, here are a few ways to travel much more on an average budget.

Embrace the Unknown Places

I can guarantee you I can find you a terrific deal on your next flight almost any day of the year. I could do that for you 30 times on 30 different days if you want. There's just one catch: you can't pick your destination in advance.

Often I can tell who is a savvy traveler from this nine-word start to their story: "We found a great deal on a flight to..."

There's *always* a great deal on a flight to *somewhere*. You just need to open your horizons and look for alternates. The more variables the better (day of week, flight time, alternate airports), but just leaving the destination open can be huge. According to Google Flights, here's where you can go from Denver, round trip, in cold mid-January.

Miami – \$206

Los Angeles – \$117

Houston – \$121

Costa Rica – \$430

Panama City – \$456

Here's where you can go **from New York** in early December:

Dallas – \$87

Salt Lake City – \$217

Orlando – \$157

Merida – \$274

Belize – \$388

Paris – \$490

Pay Attention to Seasons and Peaks

There's an ebb and flow to the traffic at nearly any destination and if you can avoid the peak times, you'll save a small fortune. I know that's easier said than done when you're working around school schedules, but look where everyone else is going and avoid those places.

There are always going to be lots of other spots where it's low or shoulder season instead. Hint: those flight deals I mentioned before are often a good indicator. If you find great hotel deals too, there's your spot.

I covered shoulder seasons in detail in my book *Make Your Travel Dollars Worth a Fortune*, but remember that any month of the year it's shoulder season somewhere, including in July and August.

Take Advantage of Market Forces

In case you haven't noticed, gas is cheaper than bottled water right now in the USA. You can drive 200 miles from your home town for less than \$20. (In my Prius when I lived in the USA, I could go for 500 miles on that amount.) So where do you want to go that you can drive to? Why haven't you done it yet? This won't last forever.

Another major force is competition. Have you looked at the prices on Megabus and Bolt Bus? They're crazy cheap. Have you seen the deals on Groupon or your local alt-weekly equivalent? You can get those same kinds of deals when you use those services in a new city for restaurants, bars, and attractions. Heavy competition is a bitch for businesses, but it's great for you the consumer.

Cities are competing for your business too. They'll subsidize attractions, build bike paths, put on free concerts, give cheap or free public transportation, and even provide capacity guarantees to airlines to get them to fly to their destination. They want you as a visitor, so visit the tourism site and see what they're offering.

Exchange Something Besides Money

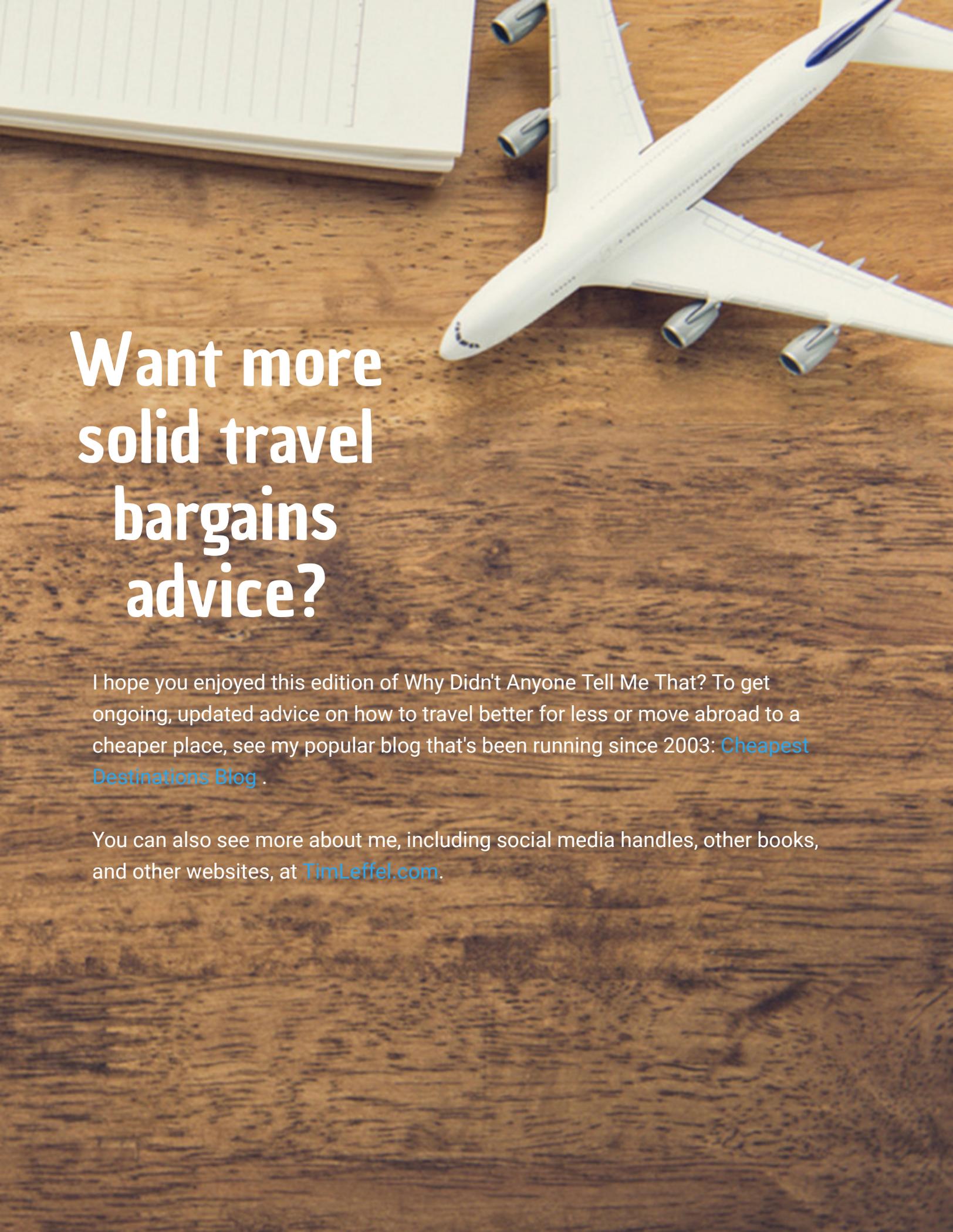
There are a lot of ways to travel somewhere new without spending thousands of dollars in the process. Sign up for and use the right credit cards for your recurring expenses and you will end up with lots of free flights and hotels.

Sign up with a home exchange program and be flexible to end up with a week or more of free accommodation. There are also house-sitting services where your main jobs are taking care of the pets and watering the plants. In exchange you get an apartment or (more often) a house to stay in. You can work abroad or do a volunteer program that includes a place to stay.

Go Where Your Money is Worth More

The idea of arbitrage really comes into play when you travel internationally. If you can withdraw your rich country money in a place that's not so rich, that money will buy you a lot more in your new location. Right now the U.S. dollar is very strong against a whole basket of currencies. In London that just means the pub and the Tube won't be so costly, but in a country like South Africa or Colombia it can mean bargain basement prices on nearly everything. Take your greenbacks to Mexico or Indonesia and you'll start feeling downright rich. If you're not sure where the best deals are, you can save a whole lot of research time by getting one book.

Just don't sigh and utter that sentence I hate to hear: "I wish I could travel more but..." Unless you're below the poverty line, I don't believe it.



Want more solid travel bargains advice?

I hope you enjoyed this edition of Why Didn't Anyone Tell Me That? To get ongoing, updated advice on how to travel better for less or move abroad to a cheaper place, see my popular blog that's been running since 2003: [Cheapest Destinations Blog](#).

You can also see more about me, including social media handles, other books, and other websites, at [TimLeffel.com](#).