

• How We Save Money for Travel •



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Travel is a dream that many *wish for* but say they can't afford. But often you *can* afford to travel with concrete advance planning, prudent spending and saving, and if you're willing to make conscious lifestyle choices and adjustments to your budget in other areas of your life.

My husband Steve and I have been married 40 years on June 7, 2020, and from the beginning of our marriage we created a line item in our written budget devoted to travel, even though it was a small amount at the beginning and has varied year by year too depending on our income. Our overall m.o. is that we keep *other areas* of our overall lifestyle spending relatively modest, and by continually living on a dollarwise budget in relation to our income, it frees up money for us to travel.

Below are *some* of the various ways over the years that we have carefully planned, saved, and strategized to have money for travel. NOTE: We have never debted to take vacations; we save ahead or we don't go.

If you look over your own budget categories, you can likely make adjustments and "find money" in your budget to travel too. As yourself: "*Do I want steak for dinner every week now or a trip to Tahiti later?!"*

Our Examples:

Considering the largest expenses in most people's budget are housing, transportation, and food, here's how we live/spend to save money on those categories:

- We have always *chosen* to live in smaller homes, condos, or apartments that cost much less to pay for, furnish, heat, cool, landscape, and pay taxes on as compared to a large home. Some people don't want to do this and we understand that, but for us it's a *conscious choice* so that we can travel more.

- We keep our cars for at least 10 years, my husband maintains them really well, and we buy “regular person” cars like Toyota Corollas and Camrys. No costly BMWs and Cadillacs have ever been parked in our garage. ☺
- We discuss most purchases ahead of time as a couple if it’s over about \$100 or so, and we are both careful spenders on *everything* we buy including furnishings, clothes, tires, etc., shopping *only sales* most of the time unless something breaks and we really need it pronto.
- We are prudent about our grocery spending through advance meal planning, watching for specials when we shop, buying store brands, and eating simple meals at home much of the time. No gourmet meals with expensive ingredients and spices etc.
- We do love a good bistro for eating out, which of course costs more than eating at home, but to save money on eating out, we usually go out for lunch vs. pricier dinners, and we order water and no dessert, or we share a bottle of sparkling water and alternatively we get appetizers and dessert vs. a whole meal. Also we limit how often we go out to eat to usually no more than once a week, if that. And we don’t order alcohol in restaurants which is very costly.
- We have never been big drinkers but we used to buy a bottle of wine now and then to have with a nice at-home dinner, but over the years we have stopped doing that as it’s just not important nor enjoyable to us at our life stage so that saves grocery money now too.
- We *usually* take our own water or coffee when we do errands etc. rather than stop at Starbucks.
- I use Rakuten rebates program when shopping online (formerly eBates) and the money we get back is transferred to our travel fund. We also get rebate points on our Visa card which we cash in later for trips.
- We’ve never bought expensive big adult “toys” like boats, snowmobiles, jet ski-thing-ys, she sheds, etc. that also cost a lot to maintain or license, or even pay to store sometimes too.
- We don’t buy designer clothes, purses, shoes or “designer” anything else. We are discount store shoppers with a good eye for a *quality* bargain and that’s fine by us.

- We don't give expensive gifts either to each other or to others. Traveling together is our gift to each other most of the time, and gifts to others are usually a bouquet of flowers from the grocery store, small plant, earrings, a book, a dinner invitation to our home, or a bottle of wine in a pretty sleeve when we're invited to someone's home for dinner. Or I simply write a handwritten card or send an e-card depending on the person.
- We have never had a gym membership, (walks outside are free exercise as is house work!), nor hired a personal trainer.
- We don't spend on pets as our kitties passed away years ago after 15 wonderful years together as our fur babies, so any money that was once spent on their toys, care, beds, vets, and pet sitter fees when we traveled now goes into our travel fund.
- After moving many times, we bought a new small modular home that we hope to live out our future retirement years in, (a.k.a. Cactus View Cottage), so we have no lawn or garden to pay to maintain as we have a small lot with rocks and cactus around it and the management takes care of the palm tree and bushes trimming which is included in our small lot rent. *Very affordable, yet nice, housing.*
- We buy things we use often *in bulk* at Costco or on Amazon. i.e. toothpaste, TP, spaghetti sauce etc. which saves a lot of money over time.
- My husband is careful to buy gas at Costco and a discount card for multiple washes at the nearby car wash.
- When we buy fresh flowers we usually buy them at the grocery store or Costco which is must less costly than a flower shop or buying bouquets online.
- We do acknowledge that since we never had children that has not been an expenditure for us so we have had more money to travel than some families might.
- In summary, it's a matter of evaluating *all* one's lifestyle choices and *spending categories* and seeing where you can make adjustments to free up money for travel if you *really really* want to do it. It's really pretty much that simple!

Bon Voyage! Please be sure to sign up for my free lifestyle tips newsletter and blog posts at KathrynBechen.com.

☺ Kathryn www.KathrynBechen.com