

Travel the World on a Budget!

Disclaimer

DISCLAIMER: This information is provided "as is". The author, publishers and Marketers of this information disclaim any loss or liability, either directly or indirectly as a consequence of applying the information presented herein, or in regard to the use and application of said information. No guarantee is given, either expressed or implied, in regard to the merchantability, accuracy, or acceptability of the information.

Copyright 2006 To Present, All Rights Reserved.

Table of Contents

Click on the Chapter Title to forward to a topic.

What Kind of Travel Experience do You Want?	4
What is a Realistic Budget for Traveling?	6
The Best Places to Travel on a Budget	8
Where are the Cheapest Accommodations?	10
Where to Travel with Kids on a Budget	13
What is the Cheapest Form of Transportation?	15
Save on Entertainment and Transportation by Paying in Advance	17
Tips for Saving when Traveling in a Group	19
Safety Tips for Budget Travelers in Foreign Countries	21
Student Discounts and other Travel Deals	24
Traveling at the Right Time of Year Costs Less	26
Why Traveling Without Insurance May Cost You More	29
Free Entertainment Ideas for Travelers	31
Buying Food at the Market and Other Daily Savings Tips for Travelers	33
Tips for Backpackers – What Stays and What Goes?	35

What Kind of Travel Experience do You Want?

So you're going on a trip. Fantastic! Exciting! But what sort of trip are you planning to take? Is it for business or pleasure? Where are you headed? Who are you going with? Just what kind of travel experience do you want?

Traveling on a budget can give you all sorts of experiences, depending on a) your budget, b) where you want to go, and c) what you want to do. Everyone's budget will be different, and traveling on a budget means knowing how much money you can afford to spend and sticking to that amount. So if you have a budget of two thousand dollars, your travel experience will be different from someone who has a budget of ten thousand dollars. It's all relative to the dollar amount, but knowing some tricks to help you save money while traveling will make your dollars stretch further therefore increasing your travel experience.

Do you want to travel overseas? Do you want to travel around your home country? Do you want to stay in luxury accommodation or are you going to back-pack? Are you traveling with children or are you honeymooning? Are you traveling with a bunch of friends or are you keen to experience a group tour with strangers? Do you want to go to popular tourist sites or do you want to experience a destination's way of living in remote areas?

All these questions are things you need to ask yourself before you begin to plan your trip. You can either plan your trip with your budget in mind, or plan your trip, work out how much money you'll need and save until you can get there. The first is probably a little easier to do because when the travel bug hits, you generally want to take off as soon as possible. Knowing your budget can guide you in making your decision of how and where you will be traveling. But if you have your heart set on a

trip of a lifetime to an exotic island in the Pacific then you will need to save accordingly. It's your choice.

Once you know what type of experience you are after, it's time to work out the best way to get it on your available funds. Traveling on a budget is easier than you think these days. No longer does it mean living on stale food and sleeping in questionable accommodation. If you are wise and spend some time investigating deals to your chosen destination you could be able to enhance your traveling experience more than you thought possible. A bit of research will get you a long way when traveling on a budget.

What is a Realistic Budget for Traveling?

One you can afford – seriously.

Look at how much you earn. What can you put aside for a trip? What are you prepared to sacrifice to make your trip a reality? Maybe you've been saving for a while and have a few thousand dollars in the bank. You do? Great. Well that's your realistic budget. If you want to fly to Europe tomorrow and you only have ten dollars in the bank then you are not being realistic. But it might be enough to get you in to the local museum for a few hours escape.

When you are setting your budget, be practical. Everyone has different needs for their travel experience and if your travel plans include overseas flights, you will need to budget accordingly. Sure you can find great deals and get there cheaper than you might have expected, but make sure you have enough money in your budget to not only get you there but to travel around, find a place to sleep, oh and have enough money to be able to eat!

So how do you go about setting a budget? Following these steps might help:

1. Draw up a table with two columns.
2. Column A is for Expense Items. Column B is for Approximate Costs.
3. In column A write down all the things you can think of that will cost you money while traveling. These might include: air flights, car hire/fuel allowance, travel passes, sight-seeing tours, accommodation, food, insurance, immunizations, and souvenirs.
4. In column B write an estimate of how much you think these things will cost while on your trip. You can research your travel costs quite easily on the Internet. Food

allowance might be a bit more difficult. If you are traveling alone, as a couple or in a family you will need to budget food costs accordingly.

5. Now add up the costs. This will give you an estimate of how much your trip will cost. Can you afford it? Yes – then this is a realistic budget for you. If not, then you may have to rethink your destination and the type of travel experience you want.

Remember that this table will only be an estimate of your travel costs. You must also budget for incidentals and prepare yourself for things to not go to plan. For example, have you got enough money in your budget to buy new clothes if your luggage goes missing? A realistic travel budget will have extra built in to it to cover emergencies. Setting yourself a budget of about sixty-five dollars a day, if traveling alone, is a reasonable amount. If you are traveling as a family or in a group, this number will be vastly different.

Also consider if you will be traveling and working. If this is the case, then you may not need as much to start with, just enough money to get you to your destination and a place to live while you look for work. (And enough money to buy you food until you begin earning a wage.)

Start making your travel plans with your budget in mind. Don't exceed your budget, always keep a little in reserve so you can buy that fantastic Italian leather handbag or go jet-skiing in Hawaii if the desire takes you!

The Best Places to Travel on a Budget

Well you won't be traveling to Monaco and staying at a five star resort on a budget, will you? Not unless that is the travel experience you want and have saved for. Mostly, traveling on a budget means finding the cheapest price for the experience you want.

When traveling on a budget it's best to keep in mind the following points:

1. Travel in the off-peak seasons. You can save up to as much as fifty per cent off air flights and accommodation costs if you plan to travel in low season times.
2. Stay away from popular tourist spots (unless they are on your 'must-see' list). If you can go off the beaten track with your destinations, things can be cheaper to see and do and your cultural experiences will be richer.
3. Try camping. Not only is it the cheapest form of accommodation it's a great way to get up close and personal to nature. It's the best way to see National Parks and Heritage listed areas.
4. Look for special travel offers (or packages). But make sure you check everything that they include - and don't include.
5. Invest in a travel pass where you are able. Most developed countries have a rail or bus transport system where you can obtain day, week or monthly passes that will get you around cheaply.
6. Get a work permit if you aim to gain employment while traveling overseas. Working can help subsidize places that aren't so cheap, such as Europe and Australia.

7. Look for good exchange rates on the dollar. This may help you decide which country to travel to.
8. Think about shortening your visit to destinations that are expensive and increasing your length of stay in cheaper places.
9. Where possible use your credit card. The exchange rate is better.
10. When staying in a hotel, avoid paying for 'extras'. Don't touch anything from the honor bar. Don't watch the in-house movies and don't use the hotel phone. And try not to use room service too much!

On the world scene there are some great places to travel on a budget for under thirty dollars a day. In Asia you can try India, Laos, China, Cambodia, Mongolia, Pakistan, Thailand, Sumatra and Burma. In Central and South America you can visit El Salvador, Bolivia and Ecuador. If you are after a budget experience in the Pacific, try Fiji or New Zealand. Over in Africa there are some great budget destinations such as Kenya, Egypt, Morocco, Malawi, Tanzania, Zimbabwe and Ghana. Don't forget the Middle East where places like Iran, Syria and Turkey provide excellent value for money and wonderful experiences for the budget traveler.

There is no 'best place' to travel on a budget. Just be prepared to look around, avoid the pitfalls of unwanted costs in package deals or hotel bookings. If you want to travel and your budget doesn't meet your expectations, be flexible and see if there is somewhere cheaper you might like to experience. You could be pleasantly surprised with your stay in India or Iran, when you thought you wanted to go to Tahiti.

Where are the Cheapest Accommodations?

As long as you are prepared to do your homework, you'll find cheap accommodation wherever you want to travel. It just depends if you are looking for a five star resort or a budget place to lay your head after a long day of traveling as to what you will find in the line of 'cheap' accommodation.

Obviously the less home comforts you want for your stay, the cheaper it will be for you. If you are a keen camper, you will know that this is the cheapest type of accommodation, but even campsites will vary in cost and what they offer. And for a lot of people, camping is not appealing.

If you are a backpacker, you will probably be looking at hostels. You will want to know what your chosen hostel will offer for the price (does it include meals or transport) and how convenient it is for you to get around the place you are exploring. You may even be able to work at the hostel to get your bed for free, or at least at a discounted rate.

And for those of you looking for family deals you will need to know not only the cost of the accommodation but how many heads are allowed in each room. Families with more than four people may find this hampers their selection of places to stay, regardless of cost. Don't forget to ask about weekly rate or if there are any weekend specials going. There may also be special member deals through clubs, associations or even from your employer.

There are many websites which will help you get good deals on accommodation. You can be specific about the style of lodging you want (resort, hotel, motel, hostel, campsites etc). You will find a number of them offer very good deals if you are booking within two weeks of traveling. Hotels, all want to fill their rooms well before each day of arrival so if they have rooms available within the two weeks, some will drop their prices to ensure a full house.

Some package tours include accommodation which may be at a discounted rate. Check out the normal rate of these rooms to ensure you are getting a good deal. You may even consider looking for private accommodation through real estate agents. Some people rent out their own homes during peak seasons and go on holidays themselves.

Have you ever heard of 'house-swapping'? This is a popular way of getting cheap lodgings while traveling. You swap your house with someone from the same country or from abroad and you go stay in their place while they live in yours for the duration of your trip. There are house-swapping sites to join so you can check out exactly the type of accommodation you are likely to get.

Another form of cheap accommodation similar to house-swapping is 'house-sitting' where you live in someone else's house, look after their garden and feed their pets while they are on holidays. This way you can get very cheap accommodation (in fact, free) while experiencing a different city or even country.

It's preferable to travel in pairs or fours to get good accommodation deals. Rooms are usually charged on a per night basis twin share. So if there are two of you, cut the cost in half.

If you are really lucky, you might be traveling somewhere to visit friends or family. Then your accommodation is free! However that style of 'cheap' accommodation does have its drawbacks and can take away from the adventure of it all. Finding cheap accommodation is relatively easy. You just need time, a good search engine and an idea of what you want to spend and how you want to spend it.

If you don't care about the star rating of your hotel, when all you want is just a place to lay your head then book the cheapest bed you can find. Save your money for the cultural experiences of your trip. For those of you where comfort is a must, still look

around – it's amazing what good cheap deals can be found if you are willing to invest a little time in your search.

Where to Travel with Kids on a Budget

Of course you can travel just about anywhere with your kids on a budget. Like any travel experience on a budget you need to research and plan well to make the most of your travel dollar. Many places, however, are family or kid friendly and will throw in added extras for the children. So whether you intend traveling at home or abroad, look for places that will cater to your family's needs.

RV trips are a great way to travel on a budget. In fact, traveling with a car is almost essential for families. It is usually cheaper than buying rail passes or catching taxis everywhere. But more importantly, it gives you that 'door to door' freedom that is necessary when traveling with kids.

If you are traveling overseas, have you considered staying in a hostel with your family? This is a much cheaper option than staying in hotels and many hostels are family friendly and have no age limit (except in Bavaria where you can't be older than twenty six). You can request a room with enough bunk beds to accommodate your family and you can cook your meals in the communal kitchen. Huge savings to be made!

In the USA there are many places to travel with your family on a budget. Consider these options:

1. Camping. The cheapest option around for any travel adventure. Many campsites have activities for kids and if you don't like the idea of staying in a tent, many places have cabins to rent that are still cheaper than a hotel room. Camping gets you up close and personal with nature and gets the kids outside and running around.

2. What about spending some time at a Working Farm or Dude Ranch? Look around for reasonably priced holidays at these destinations and you will find plenty of activities and atmosphere for kids and adults alike.

3. Head to Disneyland in off peak season for big savings.

4. The same can be said for traveling to Hawaii. Check the packages available in low season and see how affordable it is.

5. You'll also find some excellent deals in traveling to Mexico. Go for all-inclusive resorts, especially in the low season.

What about if you want to travel overseas? Where are some good places to take the kids on a budget?

* Although Australia is a long way away and can be a bit pricey to get there, it is a very child-friendly place with lots of cost saving adventures to be had for the kids. Australian off peak is different from North America so do some research.

* Europe can be done on a budget with kids. Pick your destinations with the kids in mind. Get them involved in your itinerary. Stay in hostels and travel by car. You'll be amazed at how much you save and how much you see.

* Some island resorts are very child friendly. In Fiji there are resorts where children under twelve stay and eat for free. Do your research!

* How about a family cruise? Cruises are great because they are all-inclusive, cater for families and you get to explore lots of places. There are some good family package deals to be found with most cruise companies.

So get planning and get packed. Plan your family vacation and check out the deals available. Going off peak is the best way to save money. If you are going to take the kids out of school buy them a journal so they can record their experiences. It's amazing how much they'll learn by traveling with their family.

What is the Cheapest Form of Transportation?

Apart from hitchhiking, you will find that in most developed countries the cheapest form of transportation is the rail network. In third world countries where catching trains may not be an option, the public bus system will be a cheap way to travel.

Getting a rail pass is one of the most popular ways to get around large countries/continents but generally you need to buy your pass before you leave home. If you are traveling overnight to a destination, rail travel is also a good way to get cheap accommodation. Mostly trains are a quick way of getting around, especially the rail system in big cities. However in some countries where the rail system is not so advanced, trains may be more expensive than buses. They can also be cold and slow. Pick the right networks in the right countries for a positive and cheap rail experience – Europe, India, China are good examples of rail being the cheapest form of transport and having excellent networks.

Buses can be quite cheap, (especially in Britain), but also slower than rail. In under-developed countries they can be a unique way to experience the culture and scenery but prices vary from dirt cheap to outrageous. Consider that you might have to stand for the whole trip and share it with the local chickens! Night buses, like sleeper trains mean you get a free night's accommodation thrown in. However a sleepless night on a crowded bus may not be appealing to many travelers.

Traveling by ferry or boat is another cheap form of transportation. Ferry travel can be cheaper than flying and can often get you there a lot quicker. Stories of overcrowding and boats sinking in some countries make the headlines. Ensure your ferry is safe and follows regulations.

Car travel can be a cheaper option if traveling in a group. Work out the cost of a rail pass for four people and then see how much you can rent a car for and divide it by four. Usually the car rental will come out cheaper. Cars also give you more freedom

of choice when traveling and for families are probably the best option. Consider taxis when there are no other forms of transport available and you can share the cost with other travelers.

Flying internally around countries and continents can offer the traveler good value. In Asia and Europe it is worthwhile considering this form of transport as a cheap alternative. Although flying can cost more than rail and bus systems, the extra you pay is compensated by the time you save and the comfort you travel in. Many budget airlines are available now but avoid peak seasons if you can. It is cheaper to purchase your flight tickets from the country you will be traveling in.

Research the travel options in your chosen destination and work out the cheapest alternative for you. You may be surprised by how you end up traveling and be prepared for some culture shocks along the way!

Save on Entertainment and Transportation by Paying in Advance

Budget traveling means being organized. If you can arrange to have all your transportation needs and entertainment venues lined up before you go, you can stretch your travel dollar even further.

Entertainment and transport packages can be bought in advance with big savings offered. A word of warning though, make sure you study your package fully and know exactly what you are getting before you buy. Once you are confident you are getting a good deal, purchase your tickets and enjoy the ride. Package deals that are flexible to your individual needs are probably the best to go with.

Travel agencies often bulk-buy seats on transportation and entertainment tickets at significantly reduced prices. They can pass these savings on to you by selling the tickets before you travel. Bigger savings can be made closer to the date of travel or show as the agencies try and off-load these tickets.

If you are traveling with children you might be heading to a theme park. Pre-purchasing theme park tickets is a sensible option. Often the venue will offer deals like: buy a one-day pass and get a second day free. Or if there are a number of theme parks in the area you may be able to get one ticket that allows entry into a number of parks for a significantly reduced price.

All sorts of entertainment deals are available on the Internet. Work out what you want to see and do and go searching for that deal. Entertainment books are also an option. These books contain vouchers that will give you discounts on all types of entertainments in the area you are visiting. These can be purchased on line before you travel. Not only do they include vouchers for movies, theatre, amusement parks and dining out but you may also find discount vouchers for accommodation, tourist attractions and transportation, including air flights.

When booking your air flight there are some things to do to ensure you save some money.

1. Booking your flight early will generally get you the best price. Keep in mind that last minute specials are often available but these sell out quickly.
2. Booking your flight on line can lead to considerable savings. Compare prices between airlines and see what sort of deal you can get.
3. It's amazing but if you fly business class at peak times on major routes you can get a cheaper rate than if you fly economy!
4. Travel midweek and in the middle of the day if possible. These flights don't fill up as fast so tickets are generally cheaper.

If you are traveling overseas and want to take advantage of the country's rail pass system, remember to book your pass before you leave. Most countries with a good rail network have great deals for tourists but you need to purchase your ticket before you arrive to take advantage of these deals.

Plan your trip and pre-purchase what tickets you can. Not only will you save but you know how much you've spent in advance. Whatever you've got left in your budget is for shopping, eating and other cultural experiences.

Tips for Saving when Traveling in a Group

Traveling in a group? You are the holiday packagers dream! Imagine being able to offload bulk airline seats, rail passes and entertainment packages in one booking. A group traveling is a wanted commodity and because of this you can secure great deals for your group. But as always, beware of any hidden 'extras' such as cancellation policies and preferred partners when stepping outside the package. Be prepared to shop around for the best deal.

Here are some tips for the traveling group on a budget:

1. Travel insurance can be bought through some companies where savings can be ten percent or more. A group usually consists of four or more. Contact a number of travel insurance agencies and compare quotes.
2. Pack as many people as you can into your hotel room (keeping it legal). The more heads in the room, the higher the number to divide the cost by.
3. Renting a car when traveling in a group of four is usually cheaper than buying travel passes – and more convenient.
4. Food, guidebooks, taxi fares can all be split between the group bringing costs down.
5. Rail passes for groups or pairs may find discount offers in some countries.
6. Some airlines offer discount rates to groups of ten or more traveling together.
7. Group package bookings that have everything included in the price will have all expenses covered so you won't be surprised by any extra costs, apart from shopping!

8. Discount holiday packages for large groups of travelers are offered through a number of travel agencies. Sports fans may be able to travel to big events using one of these travel packages for much cheaper than organizing it on their own.

If you want to join a group tour so you don't have to travel alone consider all the pros and cons. Will there be like-minded people? Is there any flexibility to the travel arrangements? If not, will this outweigh the savings you'll make on joining the tour? Some travelers like the convenience of all the travel arrangements being made for them. Group tour operators will find the best fares and reputable places to stay in. This saves you the hassle but it may mean that some of the cultural experiences you want will have to be put aside for the relatively cheaper ride.

Traveling in a family group can also benefit from a number of offers. Inform your booking agent that it is a family and ask about any special offers or deals. Can you visit any amusement parks or tourist attractions at family discount rates?

When traveling in a group, never be afraid to ask for a discounted rate. Everyone involved in the tourism trade is looking to get large numbers on seats or through doors. Groups are welcomed and catered for accordingly.

Safety Tips for Budget Travelers in Foreign Countries

There are many things to keep in mind when traveling, whether you are a budget traveler or not. You obviously want to keep what money you have for your trip rather than lose it or have it stolen. You also want to keep yourself and traveling companions safe from harm. Here are some tips to follow to ensure your trip is safe and enjoyable in a foreign country.

1. Have a valid passport and all visas required for your trip. Make two copies of your passport. Keep one in a separate part of your travel luggage and the other leave with someone at home.
2. Be aware of any travel warnings for the country you are visiting. Find out about security and safety conditions in your destination.
3. Secure travel insurance!
4. Ensure you have been vaccinated against any infectious diseases prominent in the area you will be traveling to.
5. To make sure you can be contacted in case of an emergency, make a copy of your itinerary and leave it with someone at home.
6. Travel light and don't pack valuables that you wouldn't want to lose. Leave your jewelry at home but take an extra pair of glasses if you can't live without them.
7. Remember you are a foreigner when you travel. You are a guest in their country and therefore should abide by their laws, and to a certain extent, their customs. For example, if you are a female traveling in an Islamic state, be considerate of your dress.

8. Try not to bring too much attention to yourself when traveling. Don't go out looking like a tourist with a flashy camera and expensive clothes. Try to blend into the scenery.
9. Travel in a group where possible and in well known areas. There will be times you want to get off the tourist track, so make sure you always have a traveling companion with you.
10. Only carry small amounts of cash on you. Your credit card and travelers checks will pay for most things.
11. Watch out for pickpockets! Wear a money belt and keep your purse/wallet in the front of your body. Report any loss or theft immediately to the local authorities.
12. Don't leave your luggage unattended. Apart from having it stolen or items from it taken, you could also become an unsuspecting drug courier.
13. If traveling with a partner, pack half your clothes in their luggage and vice versa. This way if one of you loses your luggage, you will still have some clothes.
14. Lock your luggage and label everything.
15. Lock your hotel room. Keep money and valuables with you, not left unattended in your room.
16. When using public transport be aware of possible theft. If you are traveling overnight, secure your luggage and sleep on top of it if possible. It is not uncommon for tourists to be drugged while on trains and buses so don't accept gifts of food or drink from strangers on public transport.

If at any time you feel unsafe, whether it is on the streets or in your accommodation, get out. Follow your instincts. Stay safe when you travel by being aware of the dangers and obeying the laws of the country you are visiting.

Student Discounts and other Travel Deals

Being a poor student doesn't mean you have to put your travel plans on hold. In fact traveling as a student, whether it be at home or abroad, can be done on a small budget as there are many deals there for you to take advantage of.

Use the fact that you are a student to get discounts. Before you go traveling get yourself a student discount card and use it. The ISIC (International Student Identity Card) will get you concessions on tourist attractions, food and shopping among other things. This card is for any student regardless of age or for youth aged between twelve and twenty six and can be used in over one hundred countries. This student discount card comes complete with an international phone card and a voice mail account. This ensures you can be contacted while traveling.

There is also the International Student Exchange Card (ISEC) which gives travel discounts across the globe. Discounts can be as much as fifty percent on such things as museums, movies, transport options and accommodation. Not only will this card save you a lot of money while traveling, it also provides other benefits including assistance with medical expenses and evacuation fees if caught in a disaster. You also have access to toll free emergency phone service world wide should you need help in urgent situations. The ISE card will also provide you with airline bankruptcy protection. If you book your flights through an ISE agency, you will be covered if your carrier goes bust.

And finally there is the International Youth Travel Card (IYTC) which you can get if you are under twenty six years of age. There is a small charge associated with this card, but the benefits outweigh this cost when traveling. This card will get you discounts in about fifty countries including airfare discounts, accommodation reductions and entry in to tourist attractions at a reduced rate.

Other student cards that offer discounts are transport cards such as the STA Travel card or Young Persons railcards issued in the United Kingdom. But the offers don't stop there for students. In western countries it is wise to ask if there are student discounts in any place where you are about to part with your money. Discounts can be given by restaurants, retailers (on just about anything) and hostels. Not all places advertise that they give discounts so if you don't ask, you'll never find out what savings you can make.

Students aren't the only lucky ones to get fabulous travel discounts. Seniors also have deals available to them while traveling as do group travelers and families. Investigate what discounts apply to you and ensure you take advantage of them.

Traveling at the Right Time of Year Costs Less

The best time to travel is in the holidays, right? Not if you want to make big savings on your traveling costs it's not. If you travel in off peak (or low season) periods, or even in the shoulder season, you'll find traveling costs a lot less.

Where are you traveling? Do you know the peak travel times for this destination? Summer and spring, no matter where you are, are generally considered the peak seasons to travel, unless you are a winter sports enthusiast. In that case, ski resorts will be having their peak season in winter. And what hemisphere are thinking of visiting? The seasons differ depending on whether you are north or south. For example, the North America summer months are June, July, August but in Australia the summer months are December, January and February. You will need to research your destination to find out the low season times to visit.

First of all, what type of savings can you expect to make if you travel in the off-peak season?

1. Air fares are much cheaper. There are less people wanting to fly so air carriers drop their prices to attract customers. Take advantage of these great savings. If you are traveling in the high season, see if you can book a flight mid-week. These flights are generally cheaper too.
2. Accommodation is cheaper and more readily available. In high season it can be difficult to find a place to stay in popular tourist destinations and when you do find somewhere it can be up to twice as much as when traveling in the off peak.
3. Eating in restaurants can be cheaper too. Owners will be trying to attract patrons so see what sort of deals you can find when eating out.

There are some other positives to traveling in the off peak season, other than saving money. There are fewer tourists for one, so visiting any cultural sight will be much more enjoyable. You can get more of an idea of what a destination is really like without the thousands of extra people. Experiencing the true culture is a real bonus.

Did you know that opera season is in full swing in Europe in winter? Or that winter in Australia is often the best time to visit places in the north when the humidity and heat are bearable. Or how about visiting the best holiday markets in Germany in December? Do some research to find out what your chosen destination can offer in off peak, ones that you won't experience in high season travel times.

So what are the negatives of traveling in the off peak? Well there are a few, but if you plan well you can overcome most drawbacks. Off peak usually means traveling in colder weather and that also means less daylight hours. Pack wisely and remember to dress in layers for the cold weather. Some tourist places close earlier or do not open at all in the off peak, so check up before you go so you are not disappointed.

You will also find that in some areas the public transport system does not run as often as in peak tourist season. Find out what options you have to get to places and don't be caught out missing the last bus home in the middle of winter, in the middle of nowhere!

Some hotels and museums close down for the winter to re-furbish and get ready for the next high season influx of tourists. You can gamble and bargain your way to a great accommodation deal once you get to your destination, but all your bartering skills will be of no use if the hotels are all closed. It's best to check what's open before you go.

If traveling in the off-peak doesn't sound attractive to you, then you might like to try the shoulder season and still get some travel price reductions. The shoulder season is considered the period leading up to and away from the high season. Usually in this

time you'll get decent weather, less crowds and lower travel costs – not the great bargains you'll get in off peak, but lower costs nonetheless.

Why Traveling Without Insurance May Cost You More

You are going traveling. You have lots of expenses to cover. You need to pay for your air fare, your accommodation, your food, your travel while away, cultural experiences and the list goes on. You want to save money so you decide not to bother with travel insurance. You are going on the trip of a lifetime so nothing will go wrong. It's an unnecessary expense so you don't need it. Wrong. Very wrong. Traveling without insurance can be the biggest mistake you make when organizing your trip and a very costly one.

What is travel insurance? Well there are two kinds of insurance to look at when traveling.

1. Travel insurance, (sometimes called trip insurance) which covers cancellations, delays, lost baggage and emergencies.
2. Travel medical insurance protects you against any medical expense while traveling.

Ideally, you need a combination of the two when traveling.

Imagine these scenarios:

You are in Darwin, Australia when a cyclone hits the area. The city is devastated by the cyclone and all services shut down. You have to be evacuated and sent home.

Your travel insurance will cover you for this. You do have travel insurance don't you?

Your luggage goes missing in India. You need to buy new clothes and fast. Can you afford it in your budget? Of course you can, you took out traveler's insurance – didn't you?

Or what if you go surfing in Hawaii and take a big wipeout? You are so severely injured you need surgery and major medical assistance, and then are airlifted home.

But that's okay – your travel medical insurance covers all that. You have got it, haven't you?

Travel insurance is there to protect you in case bad things happen on your trip. It is a necessary expense. Overseas medical costs can be astronomical if you are not insured. And if you are injured in a developing country, medical attention may not be as good as at home. If you are insured you can get flown home and attended to at no cost.

Every year the government deals with thousands of cases of travelers being injured, falling ill or dying overseas. This is a distressing situation for all involved, but made even worse when the travelers are not insured, often leaving them with huge bills to pay. Hospitalization in other countries can cost over one thousand dollars a day. Medical evacuations can be in the hundreds of thousands of dollars and if you die in Europe, it can cost over ten thousand dollars to bring your body back home. If you do not have travel insurance you have to cover these costs yourself (or your family will have to find the money).

Travel insurance is a cost you need to budget for. If you don't take it out, your medical expenses could cost a whole lot more. Insure yourself and travel safe.

Free Entertainment Ideas for Travelers

There are loads of fantastic ways to get free entertainment when traveling. All you need is a bit of research before you go and to think a bit laterally. Whether you get your entertainment from music, theatre, lectures, walks or museums there are free experiences all over the globe. Here are some ideas to consider when traveling at home or abroad:

1. Go for a hike or a bushwalk. Remember to pack enough food and drink and sunscreen. Enjoy the country's scenery for free.
2. Gallery openings are a way to see local art and you might even get free wine and food thrown in!
3. Art walks and garden tours are where you visit local art galleries or homes with gardens for show. You get to meet locals and find out about the local art and garden scene.
4. Free nights at museums. Some museums are even open free all the time (for example The British Museum).
5. Visit the local churches. There is so much history and local culture to be experienced in places of worship and you'll find a large majority of these have no entry fee, although some may ask for a donation.
6. Open mic nights at pubs where new musicians perform for free to an audience willing to listen. You never know which up-coming star you'll get to hear.
7. Volunteer to be an usher at a concert, play or movie. Volunteer to help out at a conference or show. You'll get to experience what's on offer for no admission cost.

8. Visit the local library. Apart from getting to read books for free you get a different cultural experience in every library you visit. Libraries often have author visits and visiting speakers for generally free admission.

9. Find out if there are any free lunch time concerts.

10. Visit the local television station and see if any shows have live audiences for taping. Join in!

11. Go to the beach for the day.

12. Is there a local fair or festival on where you are visiting? If so you will probably find lots of free attractions there as well as paid ones.

13. Visit the local botanical gardens. In most countries these are free to visit and enjoy.

14. Walk around the city with your eyes open taking in all the sights. It's amazing what sort of 'free entertainment' this will bring you!

15. Window shop. Some people can do this for hours! And it doesn't cost you a cent.

16. And don't forget, you can always purchase a local Entertain coupon book which will get you discounts on plenty of activities and entertainments, but can also offer some freebies such as "visit one day, get the second for free" or "pay for one person and the second visits for free"

Enjoy your free entertainment while traveling. There's plenty of it around.

Buying Food at the Market and Other Daily Savings Tips for Travelers

You've got to eat while traveling and most tourists will tell you that the best part of the whole trip is experiencing the food while in foreign places. If you are a fussy eater or have special dietary needs, you can still be accommodated while traveling, just plan ahead.

What better way to immerse yourself in the local culture than by visiting the local markets. Not only will you get to see and try the local cuisine, but you'll probably save a lot of money. Eating in restaurants, especially those geared towards the tourist trade, can get very expensive. Try buying your food fresh from the markets and preparing it yourself. Or buy already prepared food from the market vendor.

In Bangkok you can visit the floating markets and buy anything from fresh fruit and vegetables, to ready prepared noodle soup. In Jerusalem the outdoor market or 'shuk' not only sells fruits and vegetables, but meat, poultry, fish, bread, nuts, cheese, spices and so on. As in most markets, you have to bargain at a shuk to get a good deal as prices vary markedly. African markets sell souvenirs as well as food.

Bargaining is welcomed at most markets, especially for keepsakes. Knowing how to bargain will save any traveler money. Here are a few points to follow when attempting to bargain for an item:

1. Always be polite and enjoy the experience
2. Ask for the price and then halve it. Start your bargaining at that number.
3. If the price is too high, walk away. You'll be surprised how quickly the price comes down when you are disinterested!

4. Work out how much you are paying for in your own currency. Don't haggle over a couple of cents. Remember this is how the market vendors make a living.

5. Don't pay more than you think the item is worth.

6. You can also barter in some places. Brand name items (jeans, hats, shoes) are sought after items in some countries so barter with what you can afford to part with.

Other tips for saving money on a daily basis include:

- * Avoid tourist-type restaurants. Find out where the locals eat and you'll usually find authentic (better) cuisine at a lower price.

- * Take note of what the farmers in the area eat. It'll be cheap and healthy.

- * Always pack snacks and fruit when going on a day trip. You'll save money when you don't have to buy from the tourist stops and street vendors along the way.

- * Pack a picnic and go exploring. Use produce from the local market. You'll save a bundle and eat well.

- * Shop where the locals shop, not where the tourists go.

- * Book into hotels that have breakfast as part of the package.

- * Avoid airport food as it is usually expensive and not particularly healthy.

- * Always ask if there are any discount offers available. If you don't ask you won't know and you won't save.

- * Walk when you can. It's cheaper and a good healthy alternative, as well as giving you the opportunity to immerse yourself in the culture of the country you are in.

- * Avoid Laundromats. Wash your own clothes in the bathroom sink if you are able.

- * Look for free entertainment.

So you've been to the market, bought some wonderful exotic food. Now you've packed yourself a picnic and you're off to explore the culture. Stop and look at the sights and catch some street entertainment. What a day! You've had plenty of experiences and not much damage has been done to your traveling budget.

Tips for Backpackers – What Stays and What Goes?

You have lots of stuff to pack for your trip. How do you decide what stays and what goes? How are you going to fit it all in your pack and how are you going to carry it? Here are some tips to consider when packing for your backpacker trip:

1. Buy a good backpack. Investigate the right kind of backpack for your trip and you will make your packing easier before you go and when on the road.
2. Put your sleeping bag in first.
3. If you are going to be camping get a tent that is lightweight and durable and pack it in the tent compartment in your backpack.
4. Clothes – what are you going to take? Lay everything out on the bed. Now cut it down to half. If you've got something that'll you'll only wear a couple of times, leave it behind. You're backpacking on a budget so it's unlikely you'll be going to any balls or ritzy restaurants. Pack your rain gear where you can reach it quickly. Make sure you have enough layers if you are going to colder areas. Don't forget your gloves and hat.
5. Cooking utensils should be packed where they won't rub on your other gear and you want to make sure the hard edges don't stick into your back.
6. Food should be packed in outside compartments; you don't want any crumbs getting into your other gear. Carry enough food for a day, just in case. Make sure you have at least one water bottle packed on the outside. And pack water purifying tablets if you are traveling to under-developed countries.
7. Your mattress (if you're taking one) should be strapped to the outside of your pack unless it's small enough to fit on the inside.

8. Camera!

9. Have you got your map? What about a compass if you intend going off road on a hike?

10. Don't forget your matches, first aid kit, army knife, flashlight, batteries, sun screen and sunglasses. A whistle and insect repellent are good items to pack, especially if you plan on doing a lot of hiking. And toilet tissue. Just in case.

11. Have you packed a decent pair of walking/hiking boots? These are essential because any backpacker will be doing a lot of walking.

12. Put in a daypack. This will make day hikes and sightseeing much easier if you can have a smaller pack to use on shorter trips.

13. Money, money belt, traveler's checks and credit card. Along with your passport and necessary visas. Don't take large amounts of cash and keep it safe while traveling. And there are other things you need to consider before you set out. Keep in mind the following:

- * Take out travel insurance.

- * Are you taking your mobile phone? If so make sure you have global roaming set up.

- * Do you need any vaccinations before you go? Make sure you check out what is needed for the places you are visiting. It's also a good idea to get a dental check up before you leave. And if you are on any medications make sure you have enough medicine to take with you.

- * Give someone at home a copy of your itinerary and passport.

- * Check out the local laws and customs of the place you are traveling to before you get there.

* Get to the airport in plenty of time to enable a smooth check in and time to say goodbye to your loved ones.

Pack well and have a good trip!