

## CHEAT SHEET

### “How do you afford to travel?”

This is a question every frequent traveler is asked and to be honest it can be annoying especially because some are usually accompanied by a suggestive “sponsor” tag. Everyone and their mother want to know how to afford traveling because they think it is very expensive to travel.

However, I am saying to you today that travel does not have to be expensive. That is if you make some little sacrifices and get out of your comfort zone.

#### **Disclaimer:**

1. I have a 8 to 5 job which is my main source of income for travel
2. I do not have children hence I am able to save for travel and my future comfortably. Children are a huge responsibility and I believe they influence travel decisions big-time.
3. These are my personal experiences and I hope you learn a thing or two about how to afford to travel.

Now that these disclaimers are out in the open, here is how I afford to travel

### **1. Save**

This is the number one rule. I have a separate travel saving account. Basically, I treat travel as an expense. You need money to travel. I am not saying you don't save for your future. I am a dedicated member of the 52 week savings challenge and this savings have nothing to do with travel savings. Let's have one thing clear, saving for your future and travel savings should be treated differently.

### **How do I save?**

Immediately I receive my monthly income, I transfer some cash to my savings accounts. Key word IMMEDIATELY! If I postpone transferring the cash, something random will come up and I not will

be able to save. If you don't have this kind of discipline then set up a monthly standing order.

## 2. Cheap Flights

[www.skyscanner.com](http://www.skyscanner.com) is the Bomb!!! Use this tool to search for flights, it gives you the cheapest flights ever and although cheap flights mean more time on air, you can save thousands of shillings by booking flights on sky scanner. Believe me. It works. Try and book your flights at least 8 weeks earlier.

## 3. Sacrifices – Some Of the Things I Gave Up

Listen, I do not have wealthy parents or a sponsor. Most of my trips are self funded so yes something has to give. I have to give up on some activities to save money to travel.

What did I give up?

- Frequent visits to the salon- My hair is natural, I make my hair at home so I rarely go to the salon and even if I do I don't install expensive human hair. Guys, did you know there are human hairs that cost 65,000 KSHS?? I paid 31,000 KSH for a return ticket to Dubai and for your information, if you book a plane ticket to Greece a few weeks early from Nairobi, it will be at most 46,000 KES. I KID YOU NOT! By the way guys, those human hairs are pretty, and there is absolutely nothing wrong with buying them. It all comes down to preference, if someone prefers human hair, that's perfectly fine. If another chooses travel over human hair, still fine. If you can afford both? DO BOTHHHH! Most of us are budget travelers though, we cannot afford both.
- Partying during the weekend- If you know me from my college days, I used to go out every weekend like it was some sort of ritual. Not anymore!! And to be honest, other than appreciating the money that I save, I do not have to deal with hangovers the next day which works very well for me. The money that I used to spend on drinks, fast

food after drinks and cab money now goes directly to my savings accounts.

- Concerts – Last concert I attended was Koroga festival last year and I do not see myself going to another one unless I am being paid to. Ha-ha!
- Friend hang outs - Know when to say no. Usually, if I feel like such hang outs with my friends will cost me too much money I will either say no to attending or suggest something to fit my budget. Learning to say no is one of the most liberating things I discovered recently. It saves time and MONEY!

## **4. Carrying Lunch to Work**

This is quite a difficult thing for me because for starters I have a love-hate relationship with cooking. However I try to cook everyday to save on that cost of cooking.

I know a friend of mine that cooks on Sundays for the whole week, hence saves her the trouble of cooking every day. Maybe I will try this in the near future.

## **5. Hostels, Camping & Budget Hotels**

Backpacker's hostels are my favorite places for accommodation. I honestly do not know how I would afford traveling were it not for backpacker's hostels. They range from 800 to 2500 KSHS a night!! Now, the downside of hostels is if that you choose to sleep in the dorms; you will end up sharing rooms with other travelers which by the way can be a good thing because if you are a solo traveler, this can be an easy way to make friends. However, be extra vigilant with your stuff because you cannot trust strangers. Yes? Most hostels come with lockers hence you can safely lock your valuables away. Do not expect luxury treatment in hostels.

How do I find hostels?

I use hostel world or agoda for hostels

I always research on how travelers rate hostels on trip advisor before deciding to stay there, and most of these reviews are honest hence you make your choice knowing very well what to expect. For instance, once I stayed in a hostel called Jolly Backpackers in Zambia, it's one of my favorite hostels in Africa. Let's do a test. Please google "Jolly backpackers Trip advisor ratings" and see for yourself. 80% of the travelers love it and that is all you need!

Camping is another cheap idea although I am not big on camping but I have heard good things.

If you totally dislike hostels then you can use booking.com to find hotels within your budget. I promise booking.com has hotels for everyone's budget; just don't forget to check how the hotels are rated on trip advisor. This is important!

## **6. Tour groups**

Do you hate planning and researching but want to travel? Well! Enter tour groups! There are so many tour groups in Kenya right now but I can only recommend the one I have travelled with before, that is Maasai Expeditions. They are an award winning affordable tour group that delivers what they promise. They are big on hikes if that is your thing and they also organize trips to Maasai Mara and the likes.

My take on tour groups is that some of them are nice but I am a random traveler who is curious about a place. I always want to turn places upside down when I travel hence I feel like tour groups will limit me.

## **7. Travel solo**

This may be a little bit expensive as opposed to traveling with a group but you might have friends that don't love travel as much as you do or circumstances cannot allow them to travel. Travel alone; meet new travelers along the road. I did it last year through 5 countries and I enjoyed every bit other than the usual homesickness.

## **8. Travel to Cheap places During Low seasons**

YES!! There are cheap places depending on your location. Do your research depending on your budget and you will definitely find a new place to visit. While traveling during any holidays, hotels and flights tend to hike. Herefore, it's best to wait it out till mid January, or random months like June when most people do not even think about traveling.

Last year, I went to Malawi and it was the cheapest place for me. It might be probably because Malawi is one of the poorest countries but it worked for me. I will do a step by step budget on this soon. Visiting Malawi is obviously cheaper than visiting a place like let's say Dubai.

## **9. Travel to visa free destinations depending on your nationality**

This saves me a lot on visa fees.

Imagine as a Kenyan, you can go through at least 40 countries without worrying about a visa. Sample these countries and I bet you will find a cheap destination to visit. It's how I found about Malawi.

## **10. Travel as a local**

Do you think a foreigner and a local spends the same amount of money per day?

The answer is usually no. Why? Because foreigners tend to be exploited by locals and this is something we cannot control. The solution is to bargain and bargain some more. Chances are, once a seller realizes you are a local, they will hike the prices up ranging from three to five times higher. Think about that the next time you travel.

Other times it is our own doing. If I visit, let's say Mombasa, I do not have to survive by eating at expensive touristy places. Most of the time I chat with locals and find out nice cheaper places to eat because I want to experience the local life style and save money at the same time. Cheap does not mean putting yourself in danger by eating food that might result in a running stomach later. Be careful.

## **11. Use public transport When Travelling**

Traveling between African countries is probably one of the most expensive things in this world. Surely, how can it be cheaper to go Dubai than to travel to Uganda as a Kenyan?

Also, flights to West African countries are on average at least 600 USD! Unless you book your flights three or four months early and this sometimes may not matter.

So I always say if a distance is 10 hours or less and accessible by bus then I will take a bus over a flight.

I survived travelling from Nairobi to Mombasa growing up so 8 hours is not that much for me.

I always ensure I travel with respected bus/coach companies since they are mostly safe and comfortable.

The distance from Malawi to Zambia is roughly 8 hours by bus. A bus ticket costs from Malawi to Zambia is 25 USD and a plane ticket is 350 USD. You can guess what option my cheap self went with!

## **12. Leave Days**

If you have an 8 to 5 like me, you will have to manage those leave days well. Luckily for my job, I can take my leave days whenever except for a few days during our "busy" season.

I am usually aware at the beginning of the year of when and where I want to travel then spread my leave days accordingly. I try to travel around Kenya's public holidays because then I save a day or two of my leave days.

### **13. Initiate Long term Plans with friends**

Get four or five of your trusted friends and save about 20 USD a month for a whole year. Trust me, that money is enough to travel within Kenya comfortably or to nearby East African countries.

We recently started a similar initiative with my close friends; I cannot wait to see where we will go at the end of the year hopefully.

**Should you have any question or require any clarification. Feel free to contact me by clicking on my social links below:**

