

THE ULTIMATE GUIDE *to* BUDGET TRAVEL

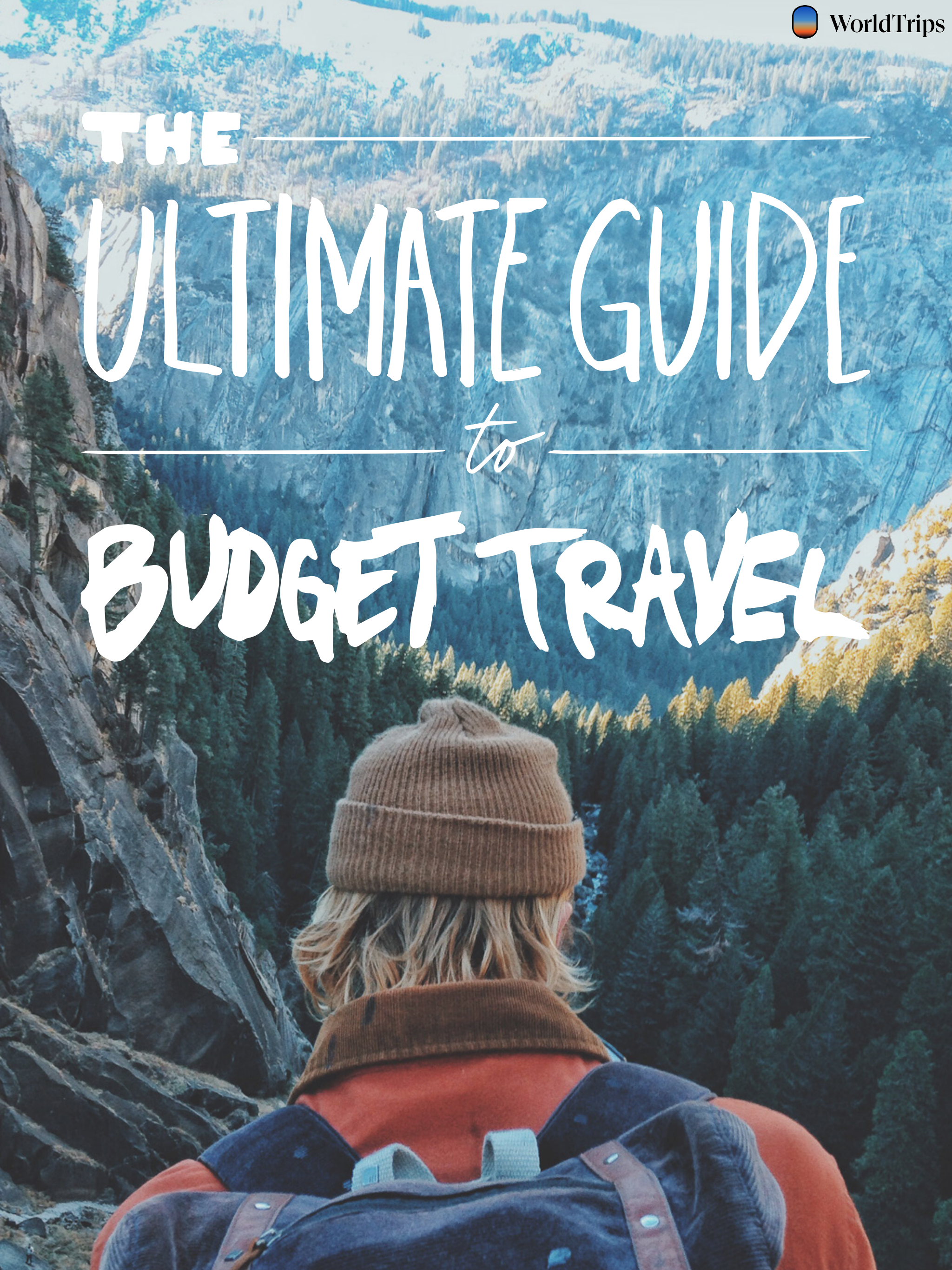
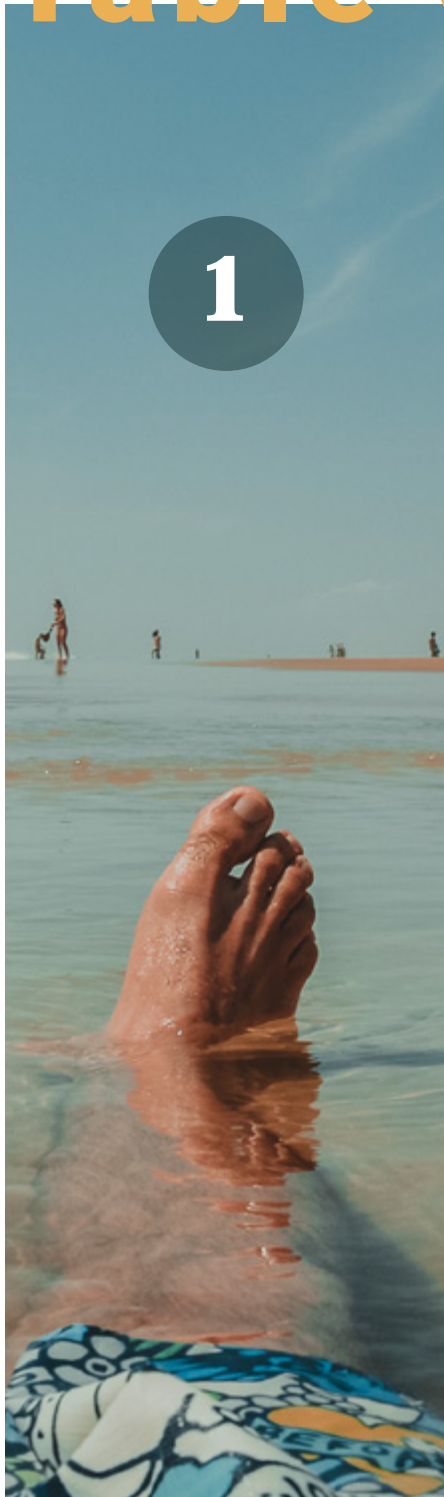


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1

CHOOSING — your — DESTINATION

Perhaps you have a specific destination firmly planted on your wish list. But most likely, you're also open to new possibilities. Traveling on a shoestring budget hinges largely on your chosen destination. Below we explore a few areas of the world where your hard-earned cash will go far.

Southeast Asia



Within Southeast Asia's wide menu of locations and experiences, we've identified the following as particularly budget-friendly:

- [Thailand](#)
- [Cambodia](#)
- [Malaysia](#)
- [Vietnam](#)
- [Laos](#)
- [Indonesia](#)
- [Myanmar](#)
- [Sri Lanka](#)

Eloise and Stuart, the adventurers behind the [Am I Nearly There Yet?](#) travel blog, share their favorite experiences in Southeast Asia:

- The temples of Angkor, Siem Reap, Cambodia
- [Cruising Vietnam on a motorbike](#)
- Dancing all night at the Full Moon Party, Koh Pha Ngan, Thailand

- Staying on Koh Rong Island, Cambodia
- Trying Muay Boxing, Thailand
- Relaxing in a hammock beside the Mekong river, 4000 Islands (Si Phan Don), Laos
- Drinking Bai Hoi (a beer that's brewed daily) in Hanoi, Vietnam
- Taking a Thai cooking course

Preferring more extreme adventures, [the folks behind Go Asean](#) list some of their favorite adrenaline-pumping outings:

- Whale shark diving, Thailand
- Jungle safari, Temburong, Brunei
- Sandboarding, Mui Ne, Vietnam
- Flyboarding, Queenco Beach Resort, Cambodia
- Land paddling, Singapore
- Waterfall abseiling, Chiang Mai, Thailand

Want to zoom into a destination?

Below are recommended guides for a deeper look into the destinations you're considering:

[RoughGuides.com](#)
[LonelyPlanet.com](#)
[NomadicMatt.com](#)



Overall, accommodations in Southeast Asia are notably cheap, says [Matt](#), a Boston native who's traveled the world since 2006 and blogs about his experiences at [NomadicMatt.com](#). He shares you can find dorm rooms for as little as US\$2-5 in Cambodia and Laos, \$6-13 in Thailand, \$5-8 in Vietnam, and \$8-10 in Indonesia.

"Throughout the region, you typically expect to pay around \$15-20 per night for a private room with air conditioning," he adds, with prices naturally rising in cities and "touristy" areas, and lowering in rural areas.

No need to book accommodations in advance, says Matt. Rather, "you can usually stay cheap by booking hostels and guesthouses," and a budget of \$10-20 per night will cover you anywhere in Southeast Asia.

Food in Southeast Asia is just as inexpensive. "Even with a balance of Western meals and local dishes, I rarely

spend more than \$15 per day on food unless I decide to feed my sushi addiction," Matt says, adding that street food is "the most popular form of eating."

For transportation, Matt recommends buses, which "will take you everywhere and anywhere" and cost \$5-8 for a 5-6 hour journey or \$10-15 for overnight trips. Expect to spend as low as 10 cents to a few dollars for local public transport, whether train or bus.

Taxis and tuk tuks, on the other hand, cost "double to triple what the local transportation [costs] and you often have to haggle for the price," Matt cautions.

Matt recommends buses, which 'will take you everywhere and anywhere.'

Overall? "Southeast Asia is really cheap," he says. "You can get by on as little as US\$15 per day if you want, though \$25 is more realistic."

*Pro tip

Keep in mind, many extreme sports will not be covered under a travel medical insurance policy. Before you add these activities to your travel itinerary, be sure to double check your policy to see what's covered.



Latin America

Among Latin America's countless dreamy destinations, Peru, Ecuador, and Bolivia stand among the least expensive countries to visit, [according to IndieTraveller](#). Colombia is a bit costlier, but still a budget destination as well.

Can't-miss experiences in the aforementioned countries include the following, as identified by frequent travelers:

- [Hiking the Inca trail to Machu Picchu in Peru \(U.S. News\)](#)
- Bolivia's "Death Road," if you're a daredevil who'd enjoy experiencing a road carved into the sides of a canyon with steep vertical drops and no guardrails ([Green Global Travel](#))
- The archeological wonders of Cusco, Peru ([TripAdvisor](#))
- Cartagena, a fishing village with amazing beaches in Colombia ([TripAdvisor](#))
- [Lima's historical and eclectic neighborhoods in Peru \(TripAdvisor\)](#)

According to [Indie Traveller](#), hostel bed averages in the countries listed above range from about US\$10-15. "As a rule of thumb, double this value and you'll roughly know the cost of a private room in a hostel, guesthouse, or small independent hotel, possibly with a shared bathroom. Triple or quadruple the hostel bed cost and you'll have a ballpark estimate for a mid-range hotel room."

For budget eats, the [Cheapest Destination](#) Blog recommends hitting food markets and making lunch your biggest meal of the day, as locals do. And for transportation on the cheap, embrace buses and trains, advise various travel blogs.



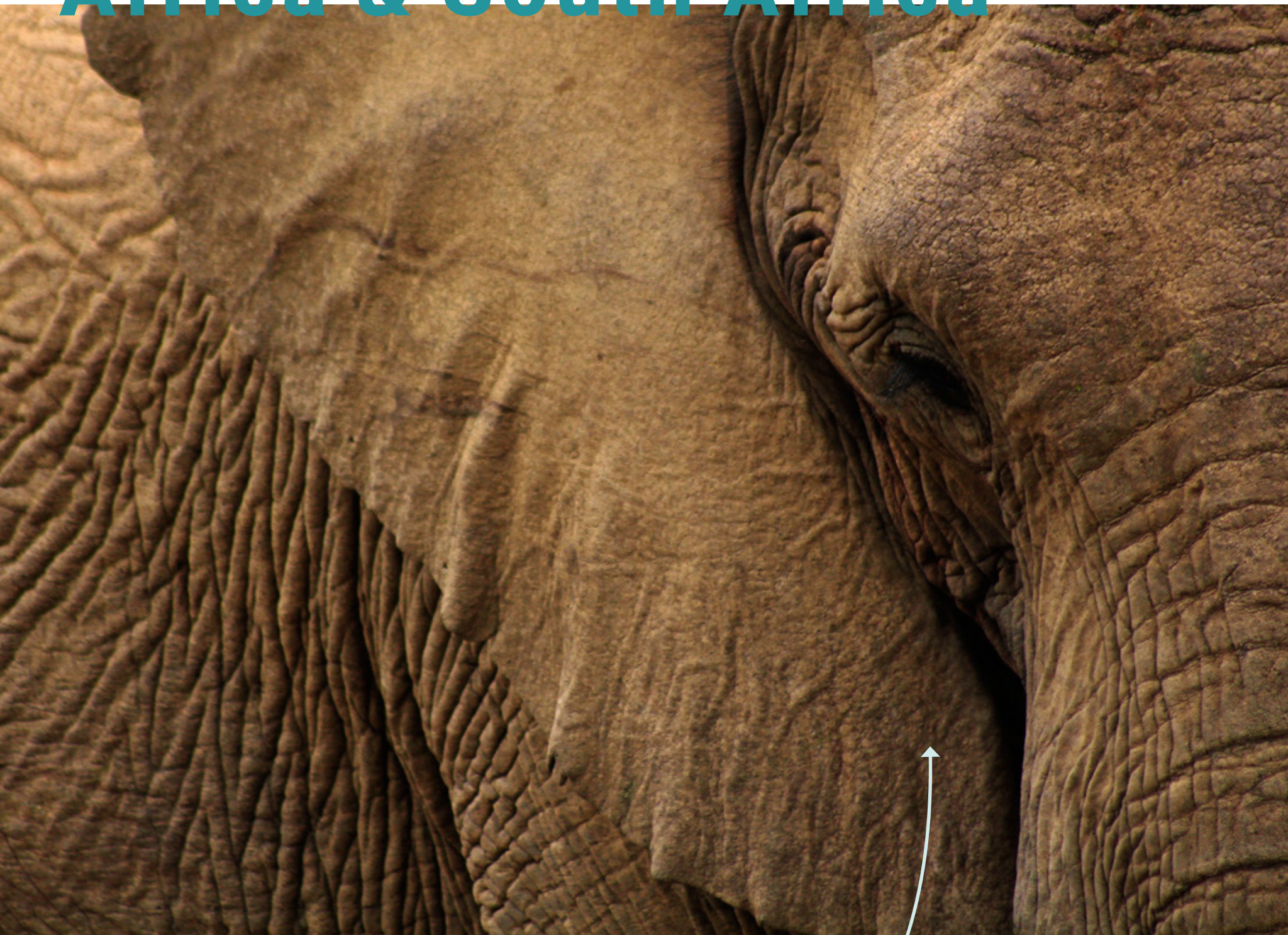


“It gets remarkably easier to travel on a budget if a friend or relative is willing to put you up for a few nights. The rules are: don’t overstay your welcome (if you’re there more than a week you should move on shortly), offer to pay for groceries or a meal out (or make some other small contribution), and [return favors in the future]!”

—Laura Tucker, [TopUniversities](#)



Africa & South Africa

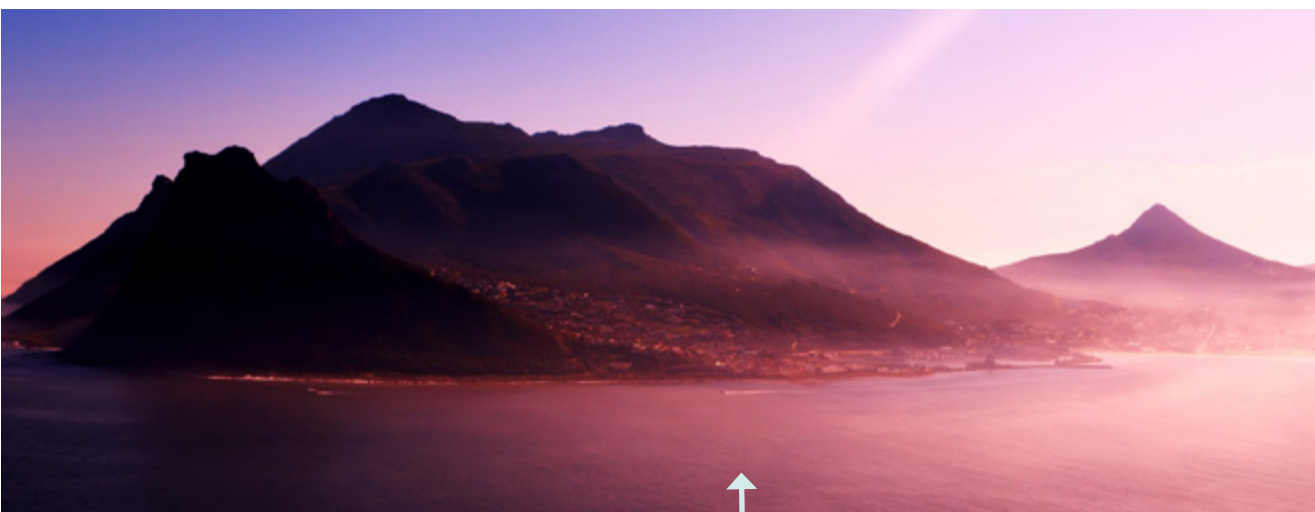


Ask a few travel writers about their experiences in Africa and they'll soon start gushing about Cape Town. "I can't get enough of Cape Town and its Table Mountain," [Melvin Böcher of TravelDudes.org](#) tells us. "When there, I climb it and do not take the gondola. That way you appreciate the views even more when you've mastered the climb." He also notes Cape Town is "exciting with plenty of beaches and nightlife, though it's not the typical African city."

Other experiences travelers would love to repeat in Africa include:

- [Going on safari \(ThePlanetD\)](#)
- Bungee jumping or rope swinging in Durban ([ExpertVagabond](#))
- Watching the great migration of wildlife in Tanzania, happening at different spots year-round ([CNN Travel](#))
- Checking out snake charmers, storytellers, and colorful vendors in Djmaa el Fna, Morocco ([CNN Travel](#))

- Riding an ostrich and diving with great white sharks in South Africa ([ThePlanetD](#))
- Standing in awe of the Victoria Falls in Zambia and Zimbabwe ([CNN Travel](#))
- Riding a hot air balloon at the Magalies River Valley ([ExpertVagabond](#))
- The Sphinx and Pyramids of Giza, Egypt ([CNN Travel](#))
- Addo Elephant National Park, close to Port Elizabeth in South Africa ([Rough Guides](#))



Backpacker hostels and campsites are popular among budget visitors, and [Trip Advisor](#) lists hundreds of accommodation options, rated and reviewed by past visitors.

In terms of getting around, there's public transport, as you've come to expect—mostly buses. The Baz Bus is a popular upgrade from public buses in South Africa. [The YTravel Blog](#) describes it as a “hop-on, hop-off style transportation company organized to help backpackers and travelers get around [South Africa](#) in comfort.” Its prices range from US\$175 to \$500 (tickets can be open-ended, or purchased for a set number of days).

Minivans, trucks, and shared taxis are other affordable options, but expect them to be packed like sardines much of the time.

African dining options vary wildly depending on where you go. In South Africa, [Rough Guides](#) points out that locals love meat, and you may be surprised to find there's “no great tradition of street food.” Most B&Bs, hotels and guesthouses there will serve “a breakfast of eggs with bacon and usually some kind of sausage,” according to Rough Guides. When in doubt, ask locals for dining recommendations; they'll be happy to share local gems.



Want to zoom into a destination?

Below are recommended guides for a deeper look into the destinations you're considering:

RoughGuides.com
LonelyPlanet.com
NomadicMatt.com

Eastern Europe



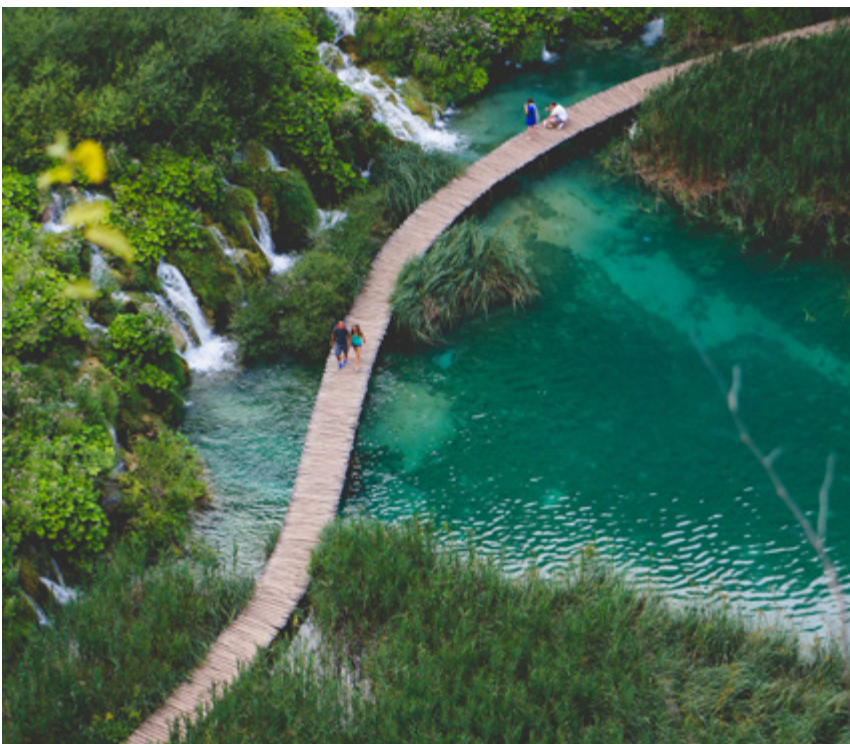
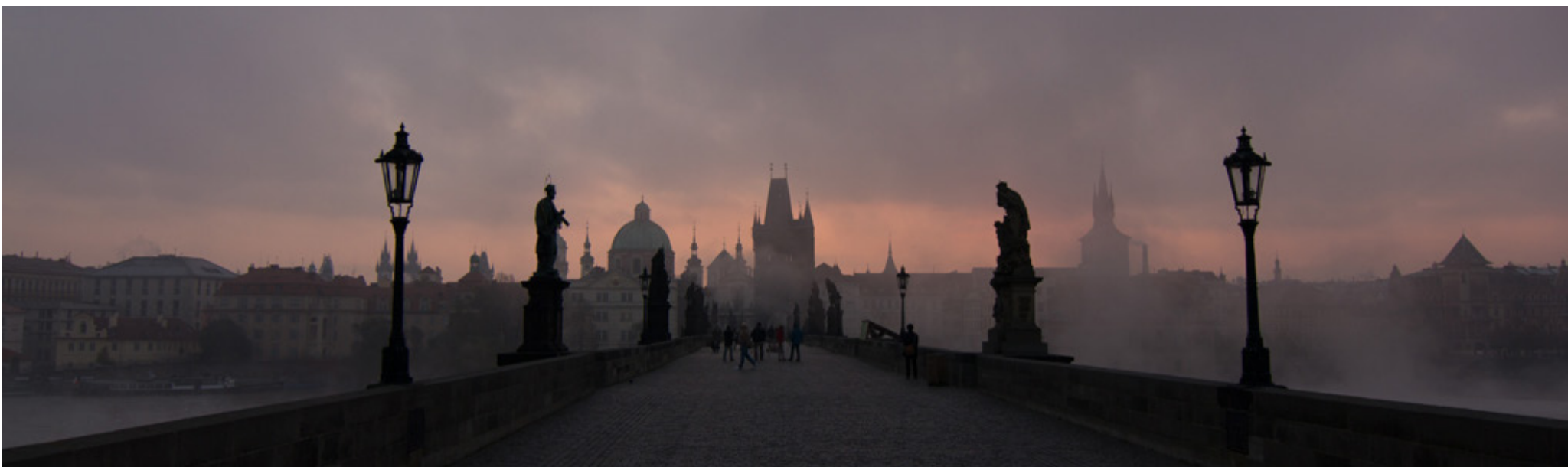
Blending ancient sights with modern luxuries, Eastern Europe is notably affordable and rich in experiences. [Nomadic Matt](#) recalls he spent 46 days in Bulgaria, Romania, and Ukraine, spending a total of \$1,876.50. A great deal, right?

Travel writer [Rick Steves](#) outlines his top picks in Eastern Europe in the

following, suggested itineraries:

- 3 days: Prague
- 6 days, add: Budapest
- 9 days, add: Kraków, Auschwitz, Český Krumlov
- 12 days, add: Ljubljana, Lake Bled
- 14 days, add: Vienna
- 17 days, add: Dubrovnik and Split
- 22 days, add: Plitvice Lakes, Mostar

Rick notes that “tourist season” in Eastern Europe runs May through September, when the weather’s more suited for outdoor exploration. During spring and fall months (May, June, September, and early October), expect fewer crowds, shorter lines, and milder weather.



“The further east you go, the cheaper it gets.”

—Matt, NomadicMatt.com

During his trip, [Nomadic Matt](http://NomadicMatt.com) stayed in dorm rooms and “[couchsurfed](#)” for a few nights. In all, [Matt](#) says hostel dorm rooms in Eastern Europe go for €-15 (roughly US\$7-17) per night. “The further east you go, the cheaper it gets,” he explains.

“A private room in a hostel will cost you around €27-55 per night for a double bed with a shared bathroom. Cheap hotel rooms start at €27 for a two-star hotel with breakfast, private bathroom, Wi-Fi, and double bed.”

Buses, again, are a popular mode of transportation, and are cheaper than trains. “Every country has its own national bus service,” says Matt, “but for international long distances, Eurolines is a great option.” Inter-country trains cost €45-100 when booked last minute, he says, with short rides (2-3 hours) within countries costing about €27.



Dining options vary from one country to another, with farmer’s markets, greengrocers, street food, and lower-end restaurants all being good options for budget travelers, writes [The Savvy Backpacker](#). Cheapest of all? Fixing your own meals. Grocery shopping in a different country can be a fun adventure in itself!

Maximize your meal savings by taking advantage of free breakfasts if offered at your accommodation, and by looking out for lunch specials—a common practice at restaurants across Europe.

The Balkans



Stunning. Fascinating. Diverse. It's how [Lani Seelinger](#) of [The Culture Trip](#) describes the Balkans. Popular destinations for economical-yet-unforgettable experiences in the Balkans include:

- [Albania](#)
- [Serbia](#)
- [Macedonia](#)
- [Greece](#)

[Places to See In Your Lifetime](#) singles out the following memorable experiences:

- A train ride from Belgrad, “a hip city with fun nightlife,” to Bar, “a historic town on the Adriatic coast in Montenegro”
- The Rila Monastery in Bulgaria
- Hagia Sophia, a church-turned-mosque, then converted to a museum, in Istanbul, Turkey
- Ohrid, a historic town in Macedonia, home of ancient churches and monasteries

[Top10Thingsto.com](#) adds a few more:

- Bran, Romania, home of the legendary Count Dracula
- Meteora, Greece, where monasteries “literally hang in the air, on the edge of solid rocks, split millions of years ago by nature”
- Belgrade, Serbia, for its beautiful sights and great cuisine
- Dubrovnik, Croatia, for its fabulous beaches



“Low prices, warm-hearted locals, tasty food, and loads of beautiful landscapes.”

—Steve Hänisch,
Back-Packer.org

Train and rail passes are cheap in this part of the world, says Rick Steves of RickSteves.com. Car rental remains an option, too. Don Halbert of the [Escape Artist](#) blog prefers traveling by bus: “They are quick, cheap, and comfortable. They also go to most destinations, while the train service does not.”

Whichever transportation mode you choose, get familiar with the names of where you’re going, since signs will appear in a couple more alphabets (Cyrillic, Greek, etc.), advises Larissa Olenicoff of the [Eurail](#) blog.

For accommodations, Don recommends basic private rooms called “Sobe,” which he considers a godsend. Sobes are inexpensive—and they’re everywhere. “You almost never have to worry about finding one, since the proprietors will meet arriving buses and trains,” he writes. “At one particular boarding house that I like to stay at in Dubrovnik, I have my own room and bathroom, complete with a kitchenette and covered terrace. I pay no more than \$12.”

As far as dining, “given the number of different cultures in such a small area, you can expect a big selection of various foods to try,” writes Steve Hänisch for Back-Packer.org. One common thread among Balkan countries, however, is that “they love meat and hearty food,” although vegetarians will also find good options and fresh salads everywhere.

In all, Steve notes you can expect “low prices, warm-hearted locals, tasty food, and loads of beautiful landscapes” at the Balkans, which remain largely untouched by mass tourism.

2

MONEY- SAVING TIPS

— from frequent —

BUDGET TRAVELERS

Your best possible source of travel savings advice? First-hand know-how from folks fresh off a few dozen international trips. With that in mind, we asked several seasoned international travelers for their favorite budget travel insights.



“Scrimp on accommodations and splurge on experiences.”

—Kash Bhattacharya, BudgetTraveller.org

Accommodations

Accommodations are where most of your travel dollars go, says [Sharon Gourlay](#), who [blogs about traveling internationally \(and cheaply\) with kids at WheresSharon.com](#). Her recommendation? Wait until you reach your destination and look for cheap accommodations on arrival. Do research the location in advance and have an idea of what you're looking for, however.

[Victoria Philpott of the Vicky Flip Flop Travels blog](#) prefers to research

*Pro tip

Accommodation is often the most expensive part of a trip. Try staying in unconventional places, such as hostels, shared spaces on Airbnb, homestays, or camping.



accommodations more thoroughly ahead of time, focusing on what's included for free: Wi-Fi, breakfast, and so on. “This is where you can save a lot of money,” she points out.

In all, “scrimp on accommodations and splurge on experiences,” advises Kash Bhattacharya of BudgetTraveller.org. Save a bundle by considering [budget options](#) like Airbnb, hostels, homesteads, and glamping (the glam version of camping).


Free activities

Choose a destination where free activities abound, recommends [Lee Huffman of BaldThoughts.com](#). “Each year during National Park Week,” he shares, “entrance to every national park is free! My family just came back from the Grand Teton and Yellowstone National Parks, and we had a blast. Even when you have to pay, the entrance fee is very economical.”

Kash agrees, citing walking tours, watching sunrises and sunsets, parks, museums, free music events, festivals, and good old wandering by foot as wonderful experiences that won't cost you a dime.

*Pro tip

Cindy Richards, of Travelingmom.com, says Washington D.C. tops the list when it comes to destinations with plenty of free things to do. Just be sure you access it via a neighboring city, and sleep elsewhere, as D.C. can be a very expensive place to get to, and an expensive place to spend the night. Consider flying into Baltimore and taking public transit into D.C. for sightseeing.



“ALWAYS do the one thing that you really, really want to do even if you have to pay full price—whether that means staying at least one night in the luxury hotel, eating at the gourmet restaurant, or booking the hot air balloon ride. If you never return to that place again, you might regret not having done that one thing. Then budget around it by saving on other vacation costs—choosing a lower price hotel for the rest of the vacation, doing free stuff on other days or buying some groceries to keep in your room to make sandwiches for lunch.”

—Cindy Richards, Travelingmom.com



**“Wander. Walk more
than usual. You will
have experiences
you’ll never forget.”**

—Melvin Böcher, TravelDudes.org



Deal shopping

Hunting for good deals is the bedrock of seeing the world on a budget. As expected, experienced travelers stress the value of price comparisons as you plan your trip. The world is a big and complex market, and finding the best prices requires diligent comparisons, says Melvin Böcher of TravelDudes.org. “Often, I found the best rates on the owner’s website itself. That goes for flights, accommodations, tours or rental cars,” he shares. “So compare them all!”

As you search, Melvin also suggests you clear your browser’s cookies, as they might save search data that can increase ticket prices in your next search.

Lee is a big fan of using airline miles and

hotel points to shrink the cost of travel—a popular practice among savvy travelers. Points can be accumulated in a variety of ways, from using branded airline and hotel credit cards, shopping at branded portals like aaadvantageshopping.com and, of course, being loyal to a given airline or hotel chain.

“A vacation that may seem like an out-of-reach dream may actually become very affordable if you can earn enough miles to offset your airfare, or enough points to stay for free,” Lee advises.

Lee also recommends getting a CityPass or the equivalent if it exists at your destination, which provides admission to popular attractions for one reasonable fee.

*Pro tip

“**Tuesday** is always the **cheapest day to depart**, and **Tuesday/Wednesday to return**. Flying on these days can save you on average £60/€80/US\$90.”

—Kash Bhattacharya,
BudgetTraveller.org



And if you’re traveling a bunch, consider spending \$100 on Global Entry, “the best \$20 a year you’ll spend out of your travel budget,” says Lee. Valid for five years, Global Entry includes TSA PreCheck, which lets you speed through security and customs lines when flying within or into the U.S.

Transportation

Flights and rental cars are staples of international travel, but public and unconventional transport (think trains and rental mopeds) can provide experiences that are both memorable and budget-friendly. Traveling long distances by [train](#) is one of Sharon’s favorites: “I love just sitting there and watching the views unfold before me without having to be in control of the driving,” she shares.

Lee is a fan as well. “Whenever possible our family likes to take public transportation and walk versus renting a car.” Not only are the savings significant, but you’ll experience your destination in new ways, versus “just a blur as you whizzed past driving a car in unfamiliar territory,” he adds.



A person with long hair, seen from behind, stands on a grassy hill in the foreground. They are looking out over a vast landscape of rolling hills and mountains. The sky is a mix of blue and orange, suggesting a sunset or sunrise. The overall mood is peaceful and contemplative.

3

— OTHER — INTERNATIONAL TRAVEL *considerations*

Your best possible source of travel savings advice? First-hand know-how from folks fresh off a few dozen international trips. With that in mind, we asked several seasoned international travelers for their favorite budget travel insights.

Travel documentation



Traveling outside your home country often means you'll need special travel documentation. In addition to a passport, some countries and certain types of travel also require a visa. Plus, you might need vaccines at some destinations, or an International Driving Permit if driving abroad.

Passports

For U.S. citizens, guidance on how to get a passport abounds on government websites, like [USA.gov/passport](https://www.usa.gov/passport). Passports can be obtained by mail or at select facilities (like a post office, some public libraries, or your clerk of court office).

Note that passport requirements differ for minors, individuals applying from outside of the U.S., or individuals behind on child-support payments. In any case, follow the directions outlined at [USA.gov/passport](https://www.usa.gov/passport) to obtain or renew your passport.

Want step-by-step help?

Download our Ultimate Guide to International Travel:

- How to plan: travel agent or DIY?
- Where to stay: hotels, hostels, Airbnb, & more
- Transportation: from flights to car rental, ride share & more
- Money matters & savings hacks
- Travel documentation
- Communication
- Staying safe
- Travel medical insurance

For non-U.S. citizens, we recommend searching the website of your country's State Department (or its equivalent), or asking your closest consulate or embassy.

Visas

[Some countries](#) require entry visas and some don't. Requirements depend on where you're going, how long you'll stay in that country, and what you'll be doing there.

In a section titled "[Learn About Your Destination](#)," the U.S. Department of State's website provides country-specific information, including whether you need a visa to enter it. You can also google your destination country's embassy or consulate, where you'll find detailed instructions for its visa requirements.

International Driving Permit

You'll need an International Driving Permit—a.k.a. IDP—if you plan on driving abroad. The [U.S. Department of State](#) authorizes two organizations to grant IDPs: the [American Automobile Association](#) (AAA) and the [National Auto Club](#).

According to the AAA [website](#), you can obtain an IDP from your nearest AAA branch with a completed application, two passport pictures (available at some branches), a valid U.S. driver's license, and a \$15 fee.

Plan ahead for slow-processing documentation

Make sure you see to documentation requirements early, as each of the items listed above may take weeks to process, and you can't always have them processing simultaneously. Also, keep in mind that some countries may have vaccination requirements, which should be noted along with their visa requirements.

If you find yourself in a tight timeline, inquire about the possibility of speeding up processes when you apply. Some services may be expedited for an additional fee.

Money matters

Cash, card, traveler's cheque—what's best when traveling abroad?

With the rise in electronic payment options, traveler's cheques have lost their usefulness—and even cash isn't as critical as it used to be. That leaves credit and debit cards as your primary money tools when traveling abroad.

Frequent travelers cite the following eight practices for keeping your moolah safe abroad, as well as minimizing ATM, exchange, and foreign transaction fees:

1. Call your bank or card company and let them know you'll be using the card abroad. That way they won't freeze

your card for unusual activity when you try to buy socks across the world.

2. Have a backup card (or more) in case there's an issue with your primary card, or you want to avoid certain fees associated with it.
3. Scan copies of your card and bank details and save them in a cloud storage platform like Dropbox or Google Drive. If something happens to your cards, you'll be able to access copies from any web-enabled device.
4. Avoid ATMs in airports, hotels, grocery stores, and generally odd locations. Those tend to charge higher ATM



and conversion rates. Rather, find a major bank.

5. When facing the option to be charged in your home currency or the local currency, pick the local one for a better rate.
6. Consider pre-paid cards if you'd like to limit your budget and losses if your card gets stolen, and you don't mind the activation, reload and other possible fees.
7. Do carry a small amount of cash in the local currency, even if you'll be using your card(s) for most transactions.
8. Don't keep all cards in the same place. Split up your hiding places, or divide cards among your travel partners.

Shopping for a credit card that's well suited for international travel?

Consider one with as many of the following features as possible:

- No international ATM withdrawal fees
- No annual fee, or no fee in the first year
- Widespread acceptance (that would be Visa and MasterCard)
- No currency conversion fees
- Ability to earn travel points

Communication

Your smartphone

If your smartphone came bundled with a service contract, it's likely network-locked, meaning you can't freely use another provider outside of its network. Before you leave for your trip, check with your phone company about international calling capabilities and rates.

Those capabilities often come with a high price tag, however, so many travelers opt for other alternatives, including:

- Using Wi-Fi only, replacing conventional calling with apps like Skype, Google Voice, and WhatsApp
- Using a tablet with cell capabilities
- Buying a cheap disposable phone at their destination

To be safe, avoid unexpected roaming and data fees by ensuring data roaming is turned off in your phone settings, and by keeping your phone in "airplane mode" when not in use.

Communicating when you don't speak the language

Unfamiliarity with the local language hasn't stopped countless travelers from having the trip of their lives. You'll be fine, too.

Below are easy tactics to help you interact with locals when you don't speak the same language.

Before you leave your home country or accommodation:

- Learn a few words and sentences ahead of time, like "please," "thank you," "hello," "goodbye," "how much?," or "where is the bathroom?"



- Write down the names and addresses of your hotel and any places you're planning to visit.
- Arm yourself with language apps, phrasebooks, or dictionaries. (Google Translate is a great option.)
- Take pen and paper with you.



When you're out and about:

- Speak slowly and clearly—but not louder.
- Use simple words. Avoid slang and cultural expressions.
- Draw pictures or point at pre-written information.
- Don't hesitate to use mime, gestures, and facial expressions. They're incredibly helpful and endearing to locals, too.

Staying safe & reducing risks

Bad things can happen anywhere, but even small mishaps can be magnified when you're in an unfamiliar culture, far from your support network and tools you take for granted at home.

Thankfully, most international travelers have stress-free trips. Below are ways to help ensure you do, too.

- Research before you go. The State Department provides up-to-date risk information specific to your destination.
- Look up your closest U.S. embassy or consulate for help in emergencies.

- Before you take off, know who to call in an emergency, especially if traveling for business or connecting with someone overseas, like an Airbnb landlord.
- Know your exit strategy: wherever you go, know how you're getting home.
- Manage perceptions. Dressing ostentatiously or markedly different from locals can make you vulnerable to thieves. With that in mind, rethink flashy, designer items, don't flaunt cash or electronics, and opt for more conservative wear.



Safety Resources

Travel Warnings
<http://travel.state.gov/content/passports/en/alertswarnings.html>

Traveler's Checklist
<https://travel.state.gov/content/passports/en/go/checklist.html>

Nearest Embassy or Consulate
<https://travel.state.gov/content/passports/en/emergencies.html>

Getting Medical Help Abroad
<https://travel.state.gov/content/passports/en/go/health.html>

Travel Medical Insurance
<http://www.worldtrips.com/atlas-travel-insurance/>

Smart Traveler Enrollment Program
<http://step.state.gov>

“Although essential for any traveler, if you plan on heading into rural areas, using local transport, or doing any sort of activity where safety precautions are needed (this even extends to walking and hiking), then having travel insurance will be as necessary as having your passport.”

—Laura Tucker, [TopUniversities.com](https://topuniversities.com)

Countering health setbacks

From the common “traveler’s tummy” to falling into an exhibit or getting hit by a vehicle, health setbacks can happen to anyone, anywhere, anytime. One major difference when you’re abroad is that your usual medical coverage is unlikely to cover overseas expenses.

For that reason, experienced travelers often recommend supplemental [travel medical insurance \(not to be confused with non-medical travel insurance\)](#), which may only cover things like canceled flights and stolen luggage). Travel medical policies typically won’t break the bank, and can help keep you closer to your travel budget should the unexpected strike while you’re abroad. Something that could break the bank? A hospital bill abroad with no coverage.

When shopping for [travel medical insurance](#), keep the following features or coverage options in mind:

- Variety of deductible options
- Hospital room and board
- Local ambulance charges for covered

illness or injury

- Intensive Care Unit stay
- [Terrorism coverage](#) for eligible medical expenses
- Emergency medical evacuation benefit
- Repatriation of remains benefit
- [24/7 travel assistance](#)
- Coverage for all other eligible medical expenses

Also consider the following [premium benefits](#) as indicators of superior travel medical coverage:

- Physical therapy
- Emergency dental
- Emergency reunion
- Political evacuation
- Natural disaster
- Common carrier accidental death benefit
- Accidental death and dismemberment
- [Crisis response](#) for scenarios like flash kidnappings

Finally, some travel medical insurance policies also include benefits present in a standard, non-medical travel policy, such as:

- Trip interruption
- Travel delay
- Lost checked luggage
- Personal liability

Note that providers often limit or exclude coverage for pandemics, terrorism, and political unrest—especially when travel warnings were already in place before your departure. Make sure you understand what is (and isn’t) included in the policy you’re considering.

As you sift through budget travel tips and find the mix that works for you and your destination, one thing’s for certain: preparation pays off.

Take the time now to map out next steps and backup systems to ensure your dream vacation isn’t just a reality, but an experience you’ll enjoy, relive, and retell for a lifetime.

Learn more about travel medical insurance

4

APPENDIX

Resources & expert guidance

Below are frequent world travelers who've generously contributed to this guide, and where you can find them for more tips and deeper insights.



Sharon Gourlay | wheressharon.com

Sharon loves exploring the world with her three children and showing others how to travel smarter, cheaper, and better with kids.

Notable shares:

Planning family travel - <http://www.wheressharon.com/family-travel/>

Destination guides (Africa, Europe, North and South Americas) - <http://www.wheressharon.com/destination-guides/>



Vicky Flip Flop | vickyflipfloptravels.com

Victoria Philpott has traveled the world on a budget for the last two years, and enjoys sharing her insights on travel and festivals with fellow and aspiring adventurers.

Notable shares:

Accommodation reviews - <http://vickyflipfloptravels.com/reviews-of-cool-accommodation/>

Destination-specific tips & reviews - <http://vickyflipfloptravels.com/destinations/>



Melvin Böcher | traveldudes.org

Melvin hosts a travel community for and by travelers, sharing first-hand advice for destinations and experiences around the world.

Notable shares:

6 top cities in Europe for solo travelers - <http://www.traveldudes.org/travel-tips/6-top-cities-europe-solo-travelers/65160>

Destination-specific tips - <http://www.traveldudes.org>



Lee Huffman | baldthoughts.com

Lee travels 20-30 times a year, both domestically and internationally. A married dad of two, Lee works in finance by day and explores the world (or writes about it) on nights and weekends, aiming to travel for as little as possible using miles and points.

Notable shares:

Complimentary, 30-minute travel consultation - <http://baldthoughts.boardingarea.com/free-travel-advice/>

Discounts links for hotels, flights, car rentals, and more - http://baldthoughts.boardingarea.com/favorite_links/



Kash Bhattacharya | budgettraveller.org

Having traveled on a budget for seven years, Kash's insights and experiences have been featured in media outlets and tourism publications worldwide.

Notable shares:

How to spend less and travel more - <http://budgettraveller.org/how-to-spend-less-travel-more-in-2016/>

Low-cost airlines in Europe - <http://budgettraveller.org/guide-to-low-cost-airlines-in-europe/>



Cindy Richards | travelingmom.com

Cindy Richards is a Pulitzer Prize-nominated journalist who serves as Editor-in-Chief for TravelingMom.com, and found her passion for travel writing when she was an editor for the award-winning regional magazine, *Chicago Parent*. She is the happily married mom of two very well-traveled children.

Notable shares:

17 Vacation Budget Busters - <https://www.travelingmom.com/2014/10/02/17-unexpected-expenses-can-ruin-vacation-budget>

Free Things to Do in the 50 States - <https://www.travelingmom.com/category/free-in-50-states/>

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