



THE HITCHHIKER'S GUIDE TO EVERYWHERE:

HOW TO ENJOY THE VACATION OF YOUR DREAMS FOR LESS!

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INTRODUCTION

Everyone needs to get away for a while. This is your guide on how to make that happen!

In this book, you'll learn how to sock money away for your dream vacation, how to book airfare and lodging without breaking the bank, how to make sure your vacation fits within your budget, how to keep your money with you no matter where you go and how to keep you and your money safe while on the road.

Read on, and you'll be one step closer to the vacation of a lifetime!



PUTTING YOUR POCKETBOOK AND YOUR DREAMS TOGETHER - HOW TO SAVE FOR A VACATION



You need a vacation!

A recent study published in Forbes magazine shows that 40% of workers who receive paid time off don't take it. In total, Americans left 429 million vacation days on the table in 2013. Losing this time can really hurt, for several reasons.

First, vacation days are part of a compensation package. When an employer figures out a salary for a position, part of the calculation is paid days off. Those days have a calculable cost to the company, and they belong to the employee. Not taking vacation days is like leaving money on the table.



Second, vacations actually help you work better and faster. Researchers claim this stems from two effects. First, leaving for vacation requires getting all your ducks in a row. Having a vacation on the schedule puts a deadline to all those nagging little projects and puts you in a position to knock them out quickly. Second, time away from work means coming back to your projects and objectives with fresh eyes. What seemed impossible might seem pretty easy after a week on the beach.

Besides, vacations are fun! You get to go to interesting places, try new things, see old friends and build memories to last a lifetime. Sadly, each of these steps costs money. The grander the adventure, the bigger the price tag.

The size of that price tag depends on the type of vacation you have in mind. Averages are hard to measure, since a weekend of camping an hour away from home will cost a lot less than 12 nights in Paris, and a backpacking tour of Europe has very different expenses than a stay in an upscale hotel.

If the price tag seems like an impossible figure to add to your household expenses, don't panic. These things take time and planning, Try these steps to help make the process manageable.

1.) BUDGET BIG!

As you plan your upcoming vacation, it's tempting to try to get that goal number down as low as possible. This is the wrong phase of the process for that, though. Make a dream budget. Pack your itinerary with all the sights and adventures you can dream up. This is the time to develop inspiration and make the vacation something you want to save for.

Going in the opposite direction, planning small, can put you in a position of spending thousands and still having regrets. Planning a minimal vacation, where you trim away everything but the bare-bones experiences, isn't likely to reduce the price tag drastically. After all, the cost of getting to your destination is fixed and usually represents about half of your vacation budget. Shaving \$40 off your budget and planning to skip a museum you've always wanted to see isn't a good trade-off. During the planning phase, treat yourself to all the indulgences your imagination comes up with.

Budgeting big will also keep you motivated to save. The more detailed and specific your dream is, the more concrete your ideas become. That will help you in the next step.



2.) SET GOALS

Thinking of your vacation budget as a giant empty pot that has to be filled with money can make the saving task seem impossible. That's why breaking that giant pot into more meaningful categories can help to build momentum and keep the task tangible. Don't think about saving \$5,000 for a vacation. Instead, think about saving \$400 for two nights in a hotel.

Wherever possible, associate the savings goal with a picture. This will serve as a reminder of the goals you're saving for. "Dream boards," which are bulletin boards with pictures and lists on them, can be a useful way to keep track of your goals. If you're more electronically minded, apps like Pinterest or Evernote can help you check boxes off.

It's also helpful to put the highest priority items first- in case you aren't able to meet your goals in time. Having the important costs covered first will let you cut the less important parts of your vacation. We'll look at ways to stretch that budget once you're on the move a little bit later.

3.) MAKE (TEMPORARY) SACRIFICES

The cold hard truth of saving money is that it involves giving up something now in exchange for something later. These sacrifices can seem unbearable if you think about giving them up forever. In one common example, people refuse to give up cable TV because they will eventually miss their favorite shows.

That's where the power of time comes in. You're not giving up cable TV forever. You're just doing without it for now until you finish saving for your vacation. Giving up a morning latte doesn't mean you can never set foot in a coffee shop again. It just means that, for the time being, you're prioritizing your dream vacation over your morning cup of Joe.

Of course, it'll take a lot of \$2 lattes to meet even the smallest vacation goal. Giving up luxuries isn't the only sacrifice you can make. Are there ways you could make more money for a while? Instead of watching DIY shows on TV, can you spend your evenings rehabbing furniture and selling it for a profit? If you're planning an international vacation, can you brush up on the language and offer tutoring or translation services until you go? Could you rent a room or a couch on AirBnB for a while? Getting a second job sounds daunting, but picking up a little extra work until you finish saving for a vacation is much more manageable when you have the end goal in mind.



4.) AUTOMATE IT!

The most powerful weapon in the saver's arsenal is automation. Putting money into a savings account is often an act of willpower, and we all have limited reserves of mental energy. There are days when it's difficult to follow through on a decision we've made. That's why it's best to avoid the stress of decision making and set up automatic withdrawal.

If you direct deposit your paycheck, your employer can split that deposit between a number of accounts. It's easy to put \$30 or \$40 out of each check into a separate savings account. If you don't see the money in your checking account, the temptation to spend it never arises. You get the power of savings without the constant drain on your willpower!

However you choose to do it, saving for a vacation is really as simple as making a plan and sticking to it. Make slow, steady progress toward your goal and you'll be enjoying that vacation in no time!

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BOOKING ON A BUDGET - GETTING THERE (AND STAYING THERE) FOR LESS



When you're booking transportation and lodging, it can seem like the most expensive thing you'll do all year. Why, you'll wonder, am I paying so much for legroom that almost sits a 4-year-old, and a bed with blankets that are thinner than sheets of paper? Once you actually get there, of course, all the frustration becomes worthwhile as you enjoy yourself on that vacation you've been dreaming of. Luckily, we're here to make that first stage as easy on you - and your account - as possible.

If there's any part of the 21st century that's more dreaded than air travel, it's booking those airplane flights. You have to weigh the cost of a reasonably timed flight against the value of not being at the airport at 3 a.m. You've got to do the advanced calculus required to add baggage fees, when you can find them. All you want to do is make it to your destination and back with enough money left over for souvenirs. It's a harrowing experience, but with these tips it will become one you are able to avoid.



1.) TIMING MATTERS

First, the best time to book a flight (according to a study that considered 1.3 million flights) is 54 days in advance. Of course, this isn't some magic number that works every time to get a flight at the lowest possible rate. It's just the best time to book for the lowest cost, on average. In addition, if you can book your flight in the "shoulder season" of fall or spring, when the weather is moody and unpredictable and you are not spanning any major holidays, you won't have to compete so much for tickets. Most airlines also put their deals out midweek, so clear some time on Wednesday to search.

2.) KNOW WHERE TO LOOK

There are some essential websites to check out for airline deals - kayak.com, airfarewatchdog.com and yapta.com. Kayak.com is a basic but effective website. It allows you to compare prices for hotels and airlines in every part of your vacation region. Airfarewatchdog.com and yapta.com take advantage of a little-known secret - many airlines will issue a refund if your flight becomes cheaper after you buy the ticket! The websites keep a constant eye on your flight and will send you instant alerts if there is a deal that offers the same flight you've booked at a lower cost.

3.) TIME HOTEL BOOKINGS

So you've figured out how you're getting there, but where are you going to stay and how will you stay there on a budget? Well, almost exactly the same rules about booking flights apply to booking hotels. Go in the shoulder season, when the number of tourists is lower than usual. Look for deals in the middle of the week. And, in an odd coincidence, the 54-day rule still applies. In addition, if you book a hotel through a website, it's best if you call the hotel beforehand to ask if you can get an extra discount for booking direct. Since most of those websites work on commission for the hotels, some hotels are more than happy to split the difference in cost with you.



4.) COMPARISON SHOP THE LODGING



Kayak.com is reliable for hotel deals as well. Even better, it has some amazing package deals that combine a flight and a hotel for a fraction of the overall cost. Hotels.com, booking.com and orbitz.com are basic hotel-finder websites, with some small differences. Hotels.com has a slider to adjust the price range and ratings preferences, booking.com generally has better budget choices in more obscure parts of the world (but can often be counted on for big cities as well), and orbitz.com knocks 10% off of every room.

Getaroom.com is perfect for finding discounts, with more opportunities through its “secret unpublished rates”. Hipmunk is the best on the market for comparing the price of the hotel with the quality of the neighborhood it’s in. It places the price side-by-side with a heat map of the best food, drinks and nightlife in the area to help find the place that is right for you.

Blink is an app that provides incredible discounts, the catch being that these discounts usually only last for a few hours or so. With so much help from so many sources all at the click of a button, your dream hotel is only a screen away.



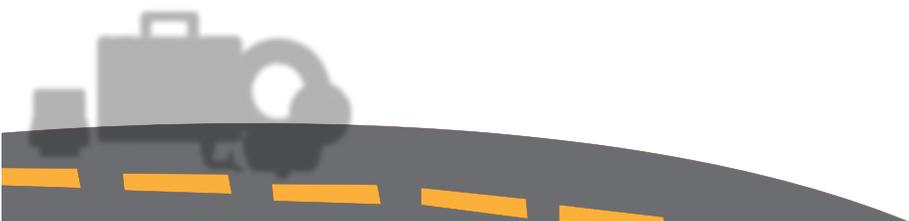
5.) HOTEL OR NO-TEL?

Then there are the alternative paths for those who won't be sleeping in hotels on their vacation. Maybe they want to experience the city as a local would. Maybe the cost of a hotel is still too expensive. In anycase, staying in a real house with a "host family" is now easier than ever.

Airbnb.com is the most well-known method of doing so. They've got a lovely edited video on their website showing a happy traveler waking up in a sun-baked apartment, and how could that be wrong? Unfortunately, on trustpilot.com, 62.4% of the 1,062 reviewers gave the program only one star. Unhappy users cited not being able to pay by debit or Paypal, the ability of a host to cancel on guests at any time without penalty, and the steadily climbing prices for apartments of sometimes lower quality and cleanliness.

But there is an alternative rising in its shadow: couchsurfing.com. Started in 2004, it has since climbed to 4 million users from all four corners of the globe. The premise is pretty much stated in the name: You stay at a stranger's house for free. Although at first glance that seems sketchy, the company emphasizes safety as its number one priority. It allows users to leave reviews about their hosts that other users can read and has hosts and guests exchange private messages before agreeing to meet each other. On trustpilot.com, 57% of reviewers gave it four stars and above. Most of the negative reviewers cited simple complaints such as, "There's no function to delete messages so I have a ton of messages clogging up my inbox". All in all, if you need a place to spend the night on a razor thin budget or you want to see the city with a new friend, couchsurfing.com is the site for you.

Your dream vacation awaits you. Whether you get a stellar last-minute package deal of a flight and a hotel together or whether you're crashing on the couch of a kindly mother of two in a small town in Greece, you're here to enjoy yourself. With these tips you will be able to do that without the slightest care about the money you spend -- except to wonder if it's even fair to spend so little for such a beautiful view.



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HOW TO BRING BACK MEMORIES - NOT DEBT!



You're finally there. You step off the plane and stare in awe at the paradise you'd always dreamed of visiting. You've made it! Congratulations.

Paradise doesn't last long, though, and soon your surroundings set in. Sidewalk vendors scream about how cheap their sodas are, while the fancier, more expensive food trucks beckon you closer. There's a caricature artist at the end of the block and a man in a top hat invites you onto a horse-drawn carriage. You can feel your wallet start to tremble as the locale of your dreams beckons you closer, pointing out more and more things you can buy.

There are virtually infinite websites and articles about how to save money for a vacation. But what about how to save money once you get there?

Even if you find the cheapest of airlines and places to stay, you still have to spend money while you're there. How do you navigate this world of twists and turns and tourist traps?

Here are a few suggestions:

1.) GETTING AROUND

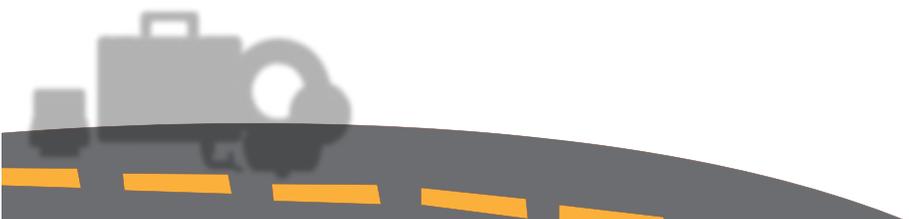
First, non-public transportation is one of the biggest tourist traps on the streets (literally) these days. Everyone needs transportation and private transportation companies know this. For example, in New York City, a 16-block cab trip is \$10.52, while a \$2.75 subway trip can take you to any part of the city you could think of. Next time, skip the Yellow Cab for a yellow metro card. It fits in your wallet instead of emptying your wallet before the day's over.

2.) APP-LY YOURSELF!

There's an app for everything, so of course there are apps that will help you find the best values in food, drinks and entertainment while on vacation. Try well-known apps like Yelp or Foursquare that focus on finding a restaurant you'll enjoy. The big difference between the two of them is that Foursquare recommends destinations based on places you've already enjoyed. Yelp relies on reviews from people who have already been there. Luckily, both apps have the ability to filter your searches by cost, letting you enjoy the best local food for the best value.

If you're traveling domestically, a few more apps might help you find experiences you'll enjoy at prices you can afford. Groupon, the popular social couponing app, often has deals on tours, events, and other destination experiences. Similarly, LivingSocial can help you find unadvertised discounts on special events at your destination.

Some lesser-known but still completely invaluable apps include Scoutmob or Happy Hour Finder. Though Scoutmob only covers a few cities in the continental US, the variety of services it provides should not be overlooked. One, it provides witty, insightful and original reviews of every restaurant it recommends. Two, it provides the ability to shop locally while in-app-saving on those pesky transportation funds! And best of all, it gives free deals for every single business it recommends. Happy Hour Finder is a little bit simpler and has a fitting name. Its primary function is just to put a pin down on every location near you with an upcoming happy hour. Though it lacks the subtlety of the other apps, it is perfect for those who want a quick pick-me-up from an exhausting day of sightseeing.



3.) SAVE ON SOUVENIRS

There's an odd kind of charm about the kitschy souvenirs of a vacation. Snowglobes and fridge magnets and shirts emblazoned with "I Heart ____" or "I went all the way to ____ and all I got was this lousy t-shirt." This time, though, you might want to restrain yourself. Recent posts on Disney World forums have said that most visitors to the happiest place on earth spend around \$200 over the course of five days. To save your sanity (and your closets from becoming filled to the brim with doe-eyed Dumbos and Bambis), set a limit on your souvenirs. Limit yourself to one souvenir for the entire vacation, or give yourself just \$20 to spend on souvenirs. Also, limit your buying of souvenirs to very close friends and family. Use any force you can to stop yourself from buying another mug that looks like the town's baseball mascot.

All that being said, this is a vacation and you've come here to enjoy yourself. Plan for your indulgences, and spend time relaxing and having fun like you'd hoped you would. Of course, your indulgences should be planned. Know where you're going to go, know how much you're going to spend on food, shopping, etc. Have a small amount set aside because you just know you're going to go over budget, but beyond that small amount, try to exhibit restraint. Have the best vacation you can, but remember your account wants to be happy, too.

So go forth, cost-efficient traveler! Go forth and have the adventure of a lifetime, the one you've been meaning to have for years. Then, when you get home, smile quietly to yourself as you check your account, which has not been depleted.

Happy travels!

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HOW TO ACCESS YOUR MONEY WHILE ON VACATION



You've scrimped and saved through every phase of your vacation planning. You've booked your travel and accommodations in all the right ways and you're ready for the vacation of a lifetime! Before you board the plane, though, there's one question you may wish to answer: How are you going to access your money from where you're headed?

Even if you're travelling domestically, this could still be a sticking point. ATM fees could burn the bottom out of your vacation funds. Credit cards are accepted in most places, but using one for financing major expenses like a vacation could lead to big interest charges later. Cash is king, but do you really feel comfortable carrying hundreds--maybe thousands--of dollars in your wallet while in a strange city?

If you're travelling internationally, the problem gets worse. A constantly fluctuating exchange rate can mess with your budget projections. Add money-changing fees and the unscrupulous ways some exchange bureaus treat tourists, and access to your money overseas should be a priority consideration.

Fortunately, there are various options. Unfortunately, none of them are perfect. Let's take a look at the pros and cons of the two most popular options.

1.) TRAVELER'S CHEQUES

These instruments are the classic standard in money for travelers. They are sold in denominations of \$20, \$50, and \$100, and cost about 1-2% more than their face value. You sign them initially at purchase in front of the person who sells them. To cash them, you "counter-sign" them in front of the seller. Your signature is the key that validates these instruments on both ends.

Traveler's cheques are fairly versatile. They're accepted nearly everywhere, since merchants know they'll get paid. The exchange rate at the time you cash them is the exchange rate you get, so there's no mystery about it. If you use them for a purchase, you'll get your change in local currency.

The biggest upside to traveler's cheques is security. In addition to the signature, each cheque has a unique serial number. If the cheque is lost or stolen, it can be canceled by referencing that number and those cheques can then be re-issued.

For all their security features, traveler's cheques have fallen somewhat out of fashion. They require vacation planners to guess their budgetary needs with a high degree of accuracy. If you under-order cheques, you could be out of money in a strange land. If you over-order, you've lost 1-2% of the value of the cheque.

Traveler's cheques are also difficult for multiple people to use. They can only be signed by one person at purchase, and that person is the only authorized user. If you plan to split up your party, it'll be difficult to get everyone access to funds.

These instruments make a good backup fund for vacations. If you feel more comfortable with an extra \$100 in case of emergency while on the road, traveler's cheques are not a bad way to carry that money. They're also good for young people traveling alone or wanting some financial autonomy. Kids can accompany parents to purchase them and sign themselves. There's a little more security in that than giving kids cash.

2.) PRE-PAID CARDS





Plastic is still fantastic, no matter where you go. Carrying your regular credit or debit card can create some security problems; if it's stolen overseas, it might take quite some time to detect that fraud. You may also be in a different timezone than your card security team, creating a lag in service.

A prepaid card works just like a conventional debit card. You load money onto an account that is associated with the card before you leave. Then, you can use the card like any other debit card to make purchases, book travel or withdraw money at ATMs.

Most of these cards are linked with one of the major international card networks (like Mastercard or Visa). They'll be accepted just like credit cards with those logos on them. The chief benefit is the limit to your liability. If the card gets lost or stolen, the most you can lose is the amount you had in the account. Since it's not linked to any other funds, thieves would have no way to access any other money, nor could they use that information to open other accounts.

Many other perks associated with credit and debit cards apply to prepaid cards as well. They often come with car rental insurance, cancellation and refund protection, and other benefits. Some card companies have partnerships with cruise lines, hotel chains or car rental agencies, and using your prepaid card at these locations can score you free upgrades,



discounted rates and other complimentary services.

Like credit cards, prepaid cards can be set up with multiple users relatively easily. Duplicate cards with different names can ensure that all parties have access to funds. The more cards, of course, the greater risk that one of them could be stolen. Be reasonable about the number of cards you request.

The big unknowns with prepaid cards are exchange rates and fees. Whether a company will use the “spot rate” (the lowest market exchange rate for the day) or an internal rate specific to the company is an important difference between cards. This simple difference could cost you quite a bit. Also, fees can be expensive. Getting money out of an ATM can cost you as much as \$3 per transaction or more. Those fees vary and may be avoidable by using a specific network of ATMs. Beyond that, individual transactions could incur a foreign transaction fee, usually a percentage of the transaction. Some prepaid cards also include fees for depositing money, keeping a balance on a card or issuing replacement cards.

Bottom line? The best way to get your money when on the road may be a combination of methods. Having some cash, some card access to your funds and some backup plan will ensure your vacation won't be ruined by financial barriers. You can spend what you need to make the memories you deserve!

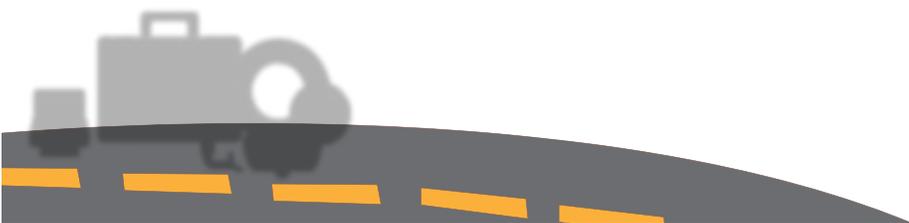
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STAYING SAFE FROM SCAMS WHILE ON VACATION



When you're on vacation, your chief goal is to relax, unwind and enjoy yourself. You want to leave all your worries at home. Unfortunately, criminals are counting on this relaxed and complacent attitude. That's why the number of scams targeting tourists is growing.

Criminals target tourists for a variety of reasons. People on vacation are trying to experience new things. This orientation means tourists are less likely to critically examine things that are offered to them. Tourists also experience price shocks. Shops and restaurants which cater to tourists often inflate prices, knowing their options are limited. This price pressure can drive many vacationers to seek relief through "locals only" deals. Vacationers are also less likely to have the time or knowledge to seek law enforcement assistance to deal with these scams.

These crimes can be truly tragic. In addition to losing money, victims of these scams can be forced to revise their vacation plans to accommodate for the loss. That revision might mean cancelling once-in-a-lifetime opportunities. In any event, the scam will cast a dark cloud over what ought to be happy memories.

The good news is that we know many of the scams that criminals usually pull. Let's look at some of the most common ones and what you can do to avoid them. Watch out for these tricks and you can help ensure your vacation ends with happy, positive memories.

1.) 'HELPFUL' LOCALS

Some people in tourist hot spots really do enjoy helping tourists experience the best parts of local culture and cuisine. They're eager to offer guidance to travelers about spots to get the best view, or restaurants off the beaten path that offer a delicious, authentic cuisine. Often, the best way to experience culture is as a local!

Sadly, many scammers rely on this atmosphere of trust to lure unsuspecting tourists into a rip-off. This scam can play out several different ways. The scammer may receive a commission for sending customers to a vastly more expensive destination. Alternately, the winding directions given by the "helpful" local can lead visitors into a robbery. In other cases, scammers may direct tourists to expensive gift shops where they're pressured to buy something in order to "say thanks."

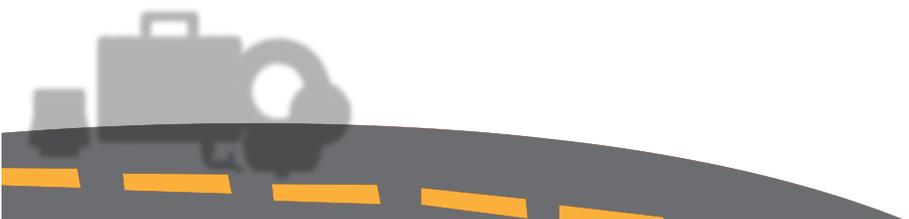
The best way to avoid this scam is to find reputable sources of information beforehand. Sites like reddit.com provide forums for people to sound off about good restaurants, sites and attractions. Apps like Yelp can give you a more well-rounded view of the establishment you're visiting to make sure it's on the level. You can also seek out tours to take to see the sights. In this case, paying for a service may be less expensive than trying to get it for free.

2.) FAKES

Many people on vacation like to do some shopping. Some places, like Chicago's Magnificent Mile or Tokyo's Harajuku district, are famous for the shopping experience. If you're looking for a commercial thrill, these kinds of spots may be right up your alley!

Sadly, many scammers recognize vacation shoppers as easy marks for fraudulent goods. These knock-off brands are usually low-quality and break easily. That's what makes this a scam tailored for tourists. By the time the goods break, you're already on the way back home.

To make matters worse, many of these retailers market themselves as "discount" or "value" shops. They may claim their goods are discontinued, out of season or factory rejects. In reality, they're counterfeit goods, usually made in inhumane conditions for pennies.



This scam extends beyond the realm of sunglasses and handbags. Think counterfeit financial instruments. Tourists who are unfamiliar with local currencies may be more easily taken in by fake bills. Merchants in exotic locales may also offer rugs or jewels of suspect quality for unbelievable prices.

Avoiding this scam comes down to one simple mantra: If it sounds too good to be true, it almost certainly is. Ask yourself if a deal like this would make any sense for a retailer to do a hundred of a day. If the answer is no, they know something you don't. Try to do your shopping only at reputable, licensed vendors.

3.) PICKPOCKETS

Thieves in popular tourist destinations know visitors usually arrive carrying lots of cash. That makes them prime targets for pickpockets and other thieves. There are a few steps you can take to guard against sticky fingers.

Wrapping your wallet or billfold in rubber bands will provide a little bit of traction against the inside of your pocket. Pickpockets depend on careful timing and quick hands. Even an extra second of hesitation can deter them. Better yet, try to keep small valuables like wallets and passports in a zipped pocket close to your body. Keeping a hand over your valuables when walking through crowds can also be a life-saver.

Similarly, look for bags and purses with uncuttable or unbreakable straps. A surprisingly graceless criminal may attempt to run by with a blade and cut straps, or just grab a bag and run. The straps on most backpacks are fairly flimsy, so don't assume something is safe inside a zipper pocket.

Many other thieves rely on distraction, which could be someone spilling a drink or condiment on your shoes or an attractive stranger dancing or disrobing in public. Be sure to take in the sights and sounds of your vacation destination, but if you're going to stop and drink in a view, it pays to keep a hand over your valuables.



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Need help financing your vacation? Ask us about our vacation loans, and vacation club accounts!

