

As you have taken the time to download this guide it shows your already committed to saving so here are 30 ways to save money for travel, I hope they will inspire you.

Finances

1. Balance a Budget

Setting a budget is something every household needs to do and I am always surprised at how many don't. By setting a budget you are taking control of your finances and you will see how far every dollar is going. If you're unsure how to go about creating a budget check this handy [budget planner](#). By taking the time to work out your budget you will be surprised just how much extra can be saved and you will have an understanding of where each hard-earned dollar goes.

2. Keep Track of Expenses

OK, so you have your budget and you have calculated where your money is going, now it's time to keep track of expenses. Delve a little deeper and work out what areas of your budget can be cut back to save money. Going through the process of planning your budget often surprises many as it's brings home just how much is spent on certain items each month. It's very easy for expenses to easily get out of control so if you are committed to saving money you need to go through each one of your budget items, and have a close look where savings can be made. Just remember your working toward a goal and the end reward will be worth the small sacrifices made now.

3. Show Me the Money

There are many ways to save money, one of the easiest ways is to put loose change in container or piggy bank. Small change left over each day might not seem like much but keeping it aside in your favourite container over time adds up. I used to work with someone that used to put aside the largest denomination coin. In that case as he was Australian, it was our 2 dollar coin, and he resisted the urge to spend that particular coin. Each time he had one he would put it in a jar and wouldn't even count it till the end of the year. He managed to save well over \$1000 dollars in just one year by this simple approach which went a long way toward supplementing end of year expenses. My favourite place for change was a hanging pottery bowl, after a while it got so heavy with change that it crashed to the floor and broke.

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4. **Open a Savings Account**

Open a separate savings account that is devoted just to travel, this way you will see your money grow and it won't be mixed up with everyday savings. Contributing even a small regular amount to a special account signals to yourself that you're committed to your goal and as you watch the money grow you will know that you're part of the way to funding that much-needed trip. It also provides a buffer if something unexpected comes up, that you could in an emergency, access without blowing your weekly budget.

5. **Shop around for credit cards**

This is an interesting one and needs a degree of caution which may not suit everyone. Shop around for credit cards that offer the low interest rates and most importantly have free sign up. Even better if you get one that comes with Frequent Flyer point sign up bonuses. These bonuses will often significantly add to your Frequent Flyer point tally. Just remember to use a degree of self-control when using credit cards, and always pay them out as soon as the bill comes to avoid interest charges. Remember your goal is to save money not lose it. If you're the type of person that can be disciplined with credit cards, then they can be a real benefit, and the loyalty ones with points for using work well, but only if you maintain a monthly zero balance by paying them off on time.

Cut back on those little luxuries

6. **Limit coffee shop and take away coffee.**

Have you ever stopped to think about how much money you spend on coffee shop and take away coffee in a week? Go and work it out now, I bet you will be surprised! Now just imagine how much you would save if you cut out or cut back on take away coffee, in a year. Coffee shops seem to be on every corner these days, and smell so tempting I know, and it doesn't seem a big expense one at a time but they certainly add up over a week.

Anyway, Don't Panic just yet! You can still have your coffee fix, just bring it from home, or like us, use a coffee drip filter that sits on your cup, just buy your favourite ground coffee and you're ready to go.

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7. Re think the boozy nights out.

Limit the boozy nights out. We all know going to a pub or club is fun, but let's face it the cost of a night out is over the top. Don't get me wrong, I like a drink as much as the next person, just rethink the way you entertain. Instead of spending nights at the club paying a fortune on drinks, do more entertaining at home. If that's not feasible in your social environment just see if you can reduce the amount of times.

8. Get wise about where you buy alcohol.

Don't buy alcohol from expensive corner shops, instead use bulk liquor stores. Keep an eye out for special deals and save money by buying in bulk, just remember of course to drink responsibly.

9. Reduce takeout meals.

This is a huge one. Takeout meals while being super convenient, are overall much more expensive than preparing at home. Especially for anything that's half way healthy. Reducing takeout meals is not only good for the pocket but good for the waistline too. Homemade meals are generally healthier and quicker to prepare than you think.

10. Limit restaurant meals.

Limit the restaurant meals to special occasions. Have a restaurant meal at home, decorate and set the table, cook a simple but delicious meal and dress for the occasion. This is so much fun and you save on taxi fare too.

Do you need those new clothes?

Ask yourself if you need that latest addition to your wardrobe, if you need it fine, but don't impulse buy.

11. Hit the clothing sales

We all do this but it needed to be added, I just love the bargains of a clothing sale.

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12. **Get a sewing machine**

Invest in a sewing machine and indulge your creative side. I must admit that I haven't sewed for a few years now, but I used to make not only my children's clothing but my own. We all dressed nicely and saved money at the same time.

13. **Visit the thrift shop**

Pick up a bargain and be unique. I am hooked on thrift shop clothing and have found many treasures and it always gives me a bit of a buzz when I'm complimented on an outfit that cost me \$5.00.

The thrift shop came to the rescue when we took our teenage children to New Zealand. We bought all our cold weather gear from the thrift shop at a fraction of the cost of a department store. This worked well for us, living in a subtropical climate the clothes were never used again.

How to save money on food

We found there are many ways to save money on food. From where you buy it to how you prepare it, you will be surprised how much money you can save by just changing a few daily habits.

14. **Make your own lunch**

It's amazing the amount of money you can save by making your own lunch. Boring! I hear you say? No, it doesn't have to be.

There are so many sandwich options and if your local deli makes your favourite, find out the ingredients and experiment with your own, you will be surprised at how easy it is.

For fillings that don't keep well such as tomato, bring a whole tomato and slice it on to the sandwich just before you eat. Ingredients such as tuna can be kept in a separate container and added to the bread at lunchtime to stop the bread going soggy.

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Salads are a healthy option and with so many different variations never boring, just remember to keep the dressing in a separate container or the lettuce will be limp and soggy.

All these options can be kept fresh and cool in cold packs until lunchtime.

Home-made soups are a nourishing lunch in the winter and can be kept hot in a vacuum flask or reheated in a microwave. Using up leftovers not only saves money but makes for a quick and easy lunch

15. Cook meals in bulk

Devote a day to cooking (Yes, I know it's a chore but remember your goal).

This is where ground beef (minced beef) is king, not only versatile but one of the cheaper cuts of beef. I buy the ground beef in bulk and split the beef into different portions to make dishes such as spaghetti bolognese, lasagne, chili con carne, cottage pie, savoury beef and hamburgers.

I cook large pots of soup and a variety of stews, that are nourishing for lunch or dinner. To make the dishes healthier I load them with chopped vegetables and use low fat cheese and milk.

I make family size pans of each dish and divide them into single portion containers before labelling and freezing them. Then I don't have to cook dinner for the rest of the week, just choose your favourite and reheat in the microwave.

16. Plant a vegetable garden

I'm not a gardener so if I can do this anyone can. Vegetables taste better when they are home grown and there is nothing more satisfying than watching the seeds you planted break through the earth and grow.

17. Buy vegetables at the local market

Buy vegetables at the local farmer's market. These vegetables are usually fresher than the vegetables at the grocery store and cheaper because they are in season.

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18. **Buy groceries in bulk**

I bulk buy the cooking ingredients I use regularly. Items such as canned tomatoes and kidney beans have a long shelf life and are handy for whipping up a quick meal when those unexpected guests drop in.

Cleaning products and toiletries are another item I buy in bulk; they are always going to be used and you have a stash on hand when you run out.

19. **Buy supermarket brand products**

We have done this for years; most supermarket brand products are as good as name brand products. Just try them, you can always go back to your favourite name brand products if you don't like them.

20. **Shop at a supermarket chain that is tied into a Frequent Flyer loyalty program**

If available sign up for a supermarket awards program. This is where we accumulated many of our [frequent flyer points](#) that enabled us to travel. We started this loyalty program when our children were young and with a family of five the rewards points soon mounted up.

This supermarket chain also offered points for fuel, which also added to the points we gained. It was easy, just sign up for an awards card and swipe at the checkout.

21. **Write a shopping list and stick to it**

This is important, impulse buying adds \$\$\$ to your budget. Sit down and plan your meals for the week, write down the ingredients needed for these meals and add any other household items that need to be purchased. Add a few treats but make sure that once you hit the supermarket you stick to your list.

Household Purchases

There always comes the time when we need those big ticket household items. It's easy to go to the nearest department store and get the latest gadgets, but keep in mind that there are ways to purchase the same or a similar product for less.

22. End of season sale

Buying household items at the end of season sales are a great way to save money. Buying an air conditioner at the end of summer or a heater at the end of winter does take discipline but you will find massive savings in doing so.

23. Attend garage sales

I love garage sales. The saying, one man's trash is another man's treasure is true. We have purchased all kinds of items, from decorative pieces to electrical appliances. Just remember to get there early to get the best bargains.

24. Shop online

Shopping online is another favourite, sites like eBay and Gumtree are idea for grabbing a bargain and for comparing prices. Being a book lover I have been a fan of Amazon for years and have watched them branch out from books to an astounding at the range of products.

Other ways to save and make money

25. Use the library

Every bookworm needs to join the library. I joined the library years ago and find it a great place to "chill out". It's not just about books, you can also check out games, music and movies.

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26. **Sell Unwanted Items**

We all have items we no longer need, instead of throwing them away, sell them on eBay or Gumtree or have a garage sale. We did this in a big way when we packed up our house to move to Thailand.

Transport and Fitness

27. **Car pool**

This is a great way to save money on fuel, not only do both parties save money but you have a helping hand in saving the environment.

28. **Catch public transport**

I know a lot of people cringe at the thought of catching public transport but if your city has an efficient public transport system, it is sometimes quicker than sitting in traffic and saves on overpriced parking fees.

29. **Walking**

Walk to work, it's a great way to get fit and a perfect way to ease into a hectic day. An early morning walk on the weekend, makes you feel great to be alive.

30. **Ride a bike**

Riding to work or for leisure helps you stay fit and best of all it's free. With cities recognising the importance of bike tracks, bike riders have never been safer.

Summary

There are many more ways to save money for travel and we have only touched on a few. Even if you only take away a few tips and implement them you will see your finances grow.

We hope this has inspired you to start saving for your travel dreams. The path takes discipline and determination but once you get started you will be surprised at how much you can save and the rewards are unforgettable.

To see how much your savings can grow check this handy [Savings Calculator](#).

Happy Travels



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