



## **Clever tips for Funding and Planning Travel**

After years of working and raising a family, it's time for travel, "you time" is about to begin. For those of you who love to travel, we have put together a list of tips to stretch your hard-earned dollar further.

### **Airline Loyalty Programs**

We are huge fans of airline loyalty programs, after all they have taken us around the world twice, once in the luxury of Business Class.

There are many airline loyalty programs to choose from, Star Alliance and One World Alliance are just two that come to mind.

We are members of the One World Alliance which include British Airways, LAN, Finnair, Cathay Pacific, American Airlines, Iberia, Qatar Airlines and Malaysia Airlines as some of their airline partners.

Joining an airline loyalty program is easy, just decide which airline program suits you and stick to those airlines, you will soon see your loyalty points grow.

To learn more about collecting and redeeming Frequent Flyer points [click here](#)

### **Discount Airlines vs Full Service Airlines**

There are those who swear by discount airlines and we have been known to take them from time to time.

Discount airlines are great for short haul flights with carryon luggage, but if you are travelling on a long-haul flight, have a lot of luggage or want to eat during a 12-hour flight, discount airlines may not be the best value.

Travelling on a long-haul flight is always uncomfortable but with the added discomfort of cramped space, paying for luggage and meals, long layovers and odd

flight times, flying discount soon becomes a nightmare. You have worked hard all your life don't you deserve more than discount airlines?

Ask yourself, are they really that cheap? By the time you add all the extra costs it ends up costing around the same or sometimes even more than a full-service airline.

These are all things to consider when funding and planning your retirement travel.

## **Saving Money on Accommodation**

We like to mix it up when it comes to accommodations options, here a few of our favourites.

### **Hotel Loyalty Schemes**

These are a great way to save money, there are many to choose from, we are members of [Accor](#) and [Hilton Honors](#) loyalty programs but there are lots more out there.

Much like the airline loyalty programs, each night's accommodation earns points which go toward free night's accommodation.

Some of the other popular Hotel Loyalty Schemes are

[Wyndham Rewards](#)

[Marriott Rewards](#)

[Best Western](#)

[IHG Rewards Club](#)

[Starwood Preferred Guest](#)

Most hotel loyalty programmes are free to join, and it doesn't hurt to sign up with as many as you can as you never know when they will come in handy.

### **Internet Booking Sites**

Staying loyal to one internet booking site also reaps the rewards, we book a lot of accommodation with [Booking.com](#) and have earned "Genius" level which gives us discounts and privileges.

Some of our regular online booking sites we have used and recommend are:

[Agoda](#)

[Expedia](#)

[Hotels.com](#)

[Hotels Combined](#)

[Skyscanner](#)

Again, it's worth considering that loyalty has its rewards and finding a hotel booking site that suits your needs and then sticking with them will often over time present in the searches discounts based on your level of participation.

We have found that of all the hotel online search engines are fairly close in pricing so unless the difference is substantial we tend to stay with [booking.com](https://www.booking.com) as we sometimes get late checkout when requested at no extra charge, plus free WiFi and other discounts depending on the Hotel.

## **Airbnb**

We have had some great stays at [Airbnb's](https://www.airbnb.com), it allowed us to save money on laundry costs and restaurant meals by cooking at home. While some Airbnb's are in a city centre, you will find many outside the CBD, making them a cheaper option when travelling long term.

Although not for everyone Airbnb is certainly popular with many travellers and on the whole most people report good experiences. While many properties listed are share arrangements within someone home, it's also possible to rent whole apartments or houses which works well for larger groups or family's

Certainly worth considering as an alternative to hotel stays and often good value for money.

## **Apartments**

Apartments are a great choice, especially for longer stays, they allow you to cook some meals at home, saving on dining costs and you have more room to relax during down time. We have been fortunate to rent apartments in central Bath in the UK, Paris, Rome and Santiago in Chile, they were all within walking distance to attractions and had all the comforts of home.

We always try to rent apartments if we are staying at a destination for a longer than a week, we find it more economical. Apartments and rental homes can also be booked through [booking.com](https://www.booking.com).

## **Try House Sitting**

We started house sitting a few years ago and we haven't looked back. House sitting is the one of the most effective ways of saving money while travelling.

It is a two-way service where the house sitter receives accommodation in return for looking after a home and pets. It saves the homeowner on kennel fees and you on accommodation which is a win, win situation for both parties.

We spend a large portion of the year house sitting in destinations across the world, it allows us to live like a local while saving money on accommodation, meals and laundry.

## How does it work?

A home owner lists their home on one of the many [House Sitting](#) websites and people apply directly with the home owner advising of their suitability. The home owner chooses prospective house sitters and if they feel it's a good match make contact with the applicant. Once a suitable match is made the home owner arranges the house sit directly with the applicant.

One of the largest House Sitting online platforms is [Trusted HouseSitters](#) and this is our main go to site when looking for house sits.

We have much more detailed information on our website which you can [find here](#) explaining the process from how to start, what to look for in a house sit, the application process and what's needed to be a successful house sitter. For more information on how we spent 5 months travelling throughout Scotland and England house-sitting [click here](#)

## Travel Off Season

Most of our travel is taken off season, there are a few reasons for this, you get the best hotel deals, flights are cheaper, and your destination isn't as crowded, making it easier to enjoy local tourist attractions. You can also find some great bargains on cruises and local tours.

Being off season may mean that the weather may not perfect but that's not always the case and for many destinations we prefer off season as it's less crowded. If you have luxury of travel flexibility and prepared to take a chance on the weather you will almost certainly find better deals all round. For instance in Paris during August which is the month many Parisians take annual leave you can find some great bargains. We once stayed a month for the price of two weeks just by taking the apartment during August. One thing to remember however during August is that some places close so not everything is open. The major attractions however are often open during this time. Just try to book somewhere central such as the first Arrondissement.

## Take a Repositioning Cruise

Repositioning cruises are a well-kept secret, they are usually longer cruises with discounts that are good value for money.

It's a change of season and some cruise lines will take a one-way cruise from destinations such as the Mediterranean to the Caribbean, Europe to South America or Europe to South Africa. There are many choices so be on the lookout for these wonderful bargains.

## Ditch Package Tours

Package tours are restrictive, a lot of the time the accommodation is outside the city centre and you have to rely on the tour to take you to attractions.

We ditched package tours many years ago, we found we could travel for much less and we had so much fun discovering the charm of the “real” location.

Although it can seem daunting at times knowing where to go without the backup of a travel guide it's not that difficult, and with some research of your own the savings can be huge. With the accessibility of information via the internet it's never been easier to plan your own trip.

If you want a more constructed vacation, most cities have local tours that can easily be booked on arrival, allowing you the freedom to choose how you spend your leisure time during your vacation.

As seasoned travellers we are often asked our recommendations for destinations and are only too willing to help when requested. Feel free to [contact us](#) if you have any travel destination questions and we will be more than happy to help.

## A Road Less Travelled

Instead of planning a travel getaway to popular destinations such as Paris, London or New York, try destinations less well known and further afield.

Eastern European countries such as Poland and Croatia or South East Asian countries such as Thailand and Vietnam are great alternatives and a lot cheaper and less crowded than their more popular counterparts.

## Become an Expat

Another alternative is to live in a cheaper country. We spend part of the year in Chiang Mai in Northern Thailand, it is an easy city to live in and full of likeminded Expats.

We use Chiang Mai as a stepping stone to the world, it cuts travel time to Europe in half and is within easy reach of our home in Australia. The savings we make by spending part of the year in Chiang Mai helps fund our travel around the world.

There are many retirement destinations across the world, popular choices are, Thailand, Vietnam, Spain, France, Mexico and Panama to name a few.

For more information about our life in Chiang Mai [click here](#)

## Essential Travel Items

There certain essentials that you shouldn't leave home without and should be on every travel list.

### Don't Forget the Travel Insurance

The most important item you need when travelling is travel insurance, I don't know how many times I've heard people say they don't bother with travel insurance and it always makes me cringe.

Accidents happen, luggage goes missing, money gets stolen, you miss your flight, weather makes it impossible to make connections, these are all things that can happen no matter how well planned your journey is.

I remember a certain volcano in Iceland that wreaked havoc with our travel plans, happily travel insurance saved the day.

Our go to Insurance company is [World Nomads](#). It's also one of the few Insurance companies that lets you extend your travel Insurance without returning to your home country. To compare there rates [click here](#).

### Car hire insurance

Often when hiring a car, you are upsold an insurance package to cover the excess fee. The excess fee should the unthinkable happen and you have an accident can often be a few thousand dollars so it's no wonder that people often opt for the added insurance. There are ways however to save on these expensive insurance fees and if you are planning on hiring a vehicle during your travels it's well worth looking into annual car hire excess coverage insurance before hiring the vehicle.

### Health Check, Vaccinations and Medication

Have a medical check-up before you leave home and ensure all medication is up-to-date. Get your doctor to write up a letter documenting all your medication.

Make sure you are vaccinated for the country of destination and that you have enough medication to last the trip.

### Have Copies of your Travel Documents

Take photos or copies of your passport, visa, itinerary, insurance policy, medical prescriptions and travel letter. Store them online or on your mobile phone so you have access to copies if needed.

## Travel Gear and Clothing

Don't forget the travel gear! There are always those travel items you can't live without. We have a large range of travel gear and clothing to make planning your vacation easier.

[Click here](#) to view our range of essential travel gear.

## Happy Travels!

I hope you have enjoyed our tips for funding and planning retirement travel. We have always enjoyed travel and are now fortunate to travel full time, these are just a few of the tips we have learnt along the way.

## Thank you

Alan and I would like to thank you for signing up for this Fact Sheet. We hope that you enjoy following our travels as we continue to discover new destinations while giving tips and travel advice.

Ros & Alan Cuthbertson

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