

How I Afford to Travel

by Chelsea Bengier / Jetsetter.com May 23, 2016



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It is possible to afford a bucket-list trip—if you know some money-saving shortcuts. Chelsea Bengier shows us eight ways to work the system.

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When I came back from a week-long vacation in Madrid and Marrakech, my friends bombarded me with questions: “How did you pay for it? That must’ve been expensive...” *I’m no millionaire.* Or my personal favorite: “Did your family pitch in?” *No, I’m a damn independent adult.* To be honest, my paycheck is more like a reality check. I’m a writer, living in a 400-square-foot studio in Manhattan that costs half my salary and only fits a quarter of my stuff. Which is why people were amazed (and extremely doubtful) when I explained that the trip was actually affordable. *I promise, I’m not in debt!*

With the stress of bills, rent, student loans and other obligations, it’s easy to resign yourself to the idea that a vacation is more of a “one day” dream that isn’t in the cards right now. But, with the help of some money-saving shortcuts, it can be done.

Rack up credit card rewards

Almost every card out there has a point system or a cash-back clause. So every time you make a purchase, you're automatically earning redeemable extras on the side. I'm a shameless promoter of the [Chase Sapphire Preferred](#) card, especially when it comes to travel. If you spend \$4,000 in the first three months, you'll get a 50,000-point sign-up bonus (they just increased it from 40,000 points last November). That's equivalent to \$500 cash, or \$625 toward trips AND 3:1 points if you book through Chase Ultimate Rewards. Plus, you get double points for any travel-related charges (hotels, plane tickets, cabs, restaurants), and 1:1 points for regular consumer purchases. Six months after I got the card, I racked up enough to cover all my flights to Spain and Morocco — a saving of close to \$900!

Related: [How to Fly Like a VIP](#)

Apply for airline points

Similarly, stock up on those loyalty rewards. Signing up for an airline membership is almost always free, so you can collect miles with each flight you take for no cost. (And you don't have to stick to just one -- I have accounts for American, United, Delta and JetBlue.) If you prefer one carrier over the rest, look into credit card affiliates like [Citi's AAdvantage](#) card. It works similarly to Chase, where it has a huge sign-on bonus, but instead of cold hard cash, it's in American miles. Think about it this way, every time you travel you could automatically be earning double points: from both your credit card and airline account.

Scope out the travel deals

I'm not a first-class flier. I dig through the bargain bin when it comes to airfare because I'd rather have a four-course meal or a day of activities than extra legroom. So, I often stalk sites like the [Flight Deal](#), [SkyScanner](#) and [Airfarewatchdog](#) as well as apps such as [Hopper](#) and [DealRay](#). Though the latter isn't free, it's worth it for the airline pricing mistakes they dig up -- I once found round-trip airfare from New York to Portugal for \$300! But keep in mind, many of these sale sites don't show every carrier. Make sure to check Southwest, Spirit, Icelandair, and other budget airlines as well.

Related: [Idiot's Guide to Frequent Flyer Miles](#)

Search for affordable destinations

When you're pinching pennies, narrow down which countries are in your budget. While Australia may have to wait, Southeast Asia is a deal, and there are a ton of affordable [European countries](#) to choose from thanks to [low exchange rates](#) and discounted flight routes. I went to Marrakech, where the dollar is insanely strong: one Moroccan dirham is equal to 10 cents! I stayed in a gorgeous [riad](#) for \$50 a night (which was on the high side of typical hotel rates), and the most lavish meal I had -- *kefta mkaouara* (Moroccan spicy meatballs, tomato sauce and fried eggs) and *tajine d'agneau* (lamb shank with couscous and veggies) at [Le Jardin](#) -- added up to only \$25.

Consider low-cost lodging

No, we're not talking about bare-bones youth hostels (though, it's always an option if that's your style). A host of [chic boutique hotels](#) are available for a steal -- as in [under \\$100 a night](#). Favorites include: Ellington Hotel in Berlin, Hotel La Semilla in Mexico, The Royal Beach Seminyak in Indonesia, and Hotel Ambasciatori in Florence. If

you do want to live the high life, but can't afford to splurge on a week-long stay in the penthouse, you can still get a taste of luxury. I usually crash in an economy room for most of the trip, then treat myself to a night or two at a more glamorous resort. JS Tip: Book on [Tingo](#), which reimburses you the difference if the price of your hotel room drops after you've paid.

Save small for big returns

We all have our vices. Mine is the daily cappuccino. Every afternoon when I hit that three o'clock mid-day struggle at work, I would go to the local coffee shop for a pick-me-up. Then I realized, if I cut back on the caffeine (and drank the crappy, free brews at my office), I would save big money. Let me break it down for you: I used to drink a \$5 cup of joe five days a week, which added up to \$1,300 after a year! Sorry, Starbucks, but I'd rather spend that dough in Spain.

Plan your time wisely

No matter how hard you try, it's almost impossible to find cheap summer fares to Europe or inexpensive winter flights to South America. Your best bet? Go in the spring or fall when there's still good weather, but no crowds or high prices. And to save your coveted PTO, tack your vacation on to a holiday (Memorial Day in May, Labor Day in September, and Columbus Day in October, for instance). Plus, since these are domestic days off, traveling outside of the country won't be as crazy as say New Years, Christmas or Easter.

Related: [7 Ways You're Throwing Money Away While Traveling](#)

Use inconveniences to your advantage

Sometimes things don't go according to plan. In these cases, it never hurts to ask for a refund or at least an upgrade. For example, on my trip, I got involuntarily bumped off the last flight of the night from Madrid to Marrakech. And to make matters worse, I could only converse in basic, elementary level Spanish. Thankfully, I knew my [passenger rights](#), so the (English-speaking) Iberia customer service agents gave me a fat check as well as a free hotel for the night, two meal vouchers and a seat on the next flight out. Though I lost a half-day in Marrakech, the airline compensation ended up paying for the rest of my trip. Cha ching!