

A hand holding a pen pointing at a map. The map is open and shows various roads and geographical features. The hand is positioned in the upper left corner, with the pen tip pointing towards the center of the map. The background is slightly blurred, focusing attention on the hand and the map.

FROM DREAM TO REALITY

**HOW FOUR PEOPLE MADE
THEIR DREAMS COME TRUE
(AND HOW YOU CAN TOO)**

Meet the Participants



SANDER & JOLIEN



BRANDON FAMILY



JIANNE



DIANE

Case Study Introduction



People often say to me, “Well, of course *you* can travel. You have experience and it’s easy for you. You’re a white male from a middle-class background with a passport that can get you anywhere in the world, but my situation is different because [insert reason here] and that’s why I can’t do it.”

I don’t believe that. Travel is not just something for the few, rich, middle class, or American. I know I’m luckier than most and have had many advantages, but my parents never paid my way — I had to save money for my trip from scratch. I had to learn the art of travel and how to make it on the road.

And because I wanted to show that travel is possible for everyone — no matter your income, where you come from, or your background — I decided to create a case study project.

I took a few readers and walked them through the entire travel process. There were no fees or strings attached. I worked with them via email, phone, and Skype to create plans and help them stick to them so they could travel sooner than they planned (and for less money!).

Each one of these case study participants represents a different story — from those who want a two-week holiday to those looking to get away for as long as their money lasts. These particular participants highlight that people of varying incomes, ages, backgrounds, and nationalities *can* travel. I think there is inspiration here for everyone.

The advice featured on my blogs and in my books is not just for those like me. It's for *everyone* — and I want these case studies to inspire you and help show you that anything is possible. If these fellow readers can do it, I know you can too!

As you read these case studies, pay special attention to:

- the importance of knowing where your money is coming from — and going to
- how and why creating a financial plan helped
- what kind of planning people did
- why pre-packing is the key to taking less

It is these key elements that will help you the most!

So, without further ado, here are the case study participants...



Jianne

Name: Jianne (27)

Occupation: Clinical research associate

Home country:
Manila, Philippines

Income: About \$13,000 USD per year

Debt: Roughly \$4,000 USD

Dream trip: A 2-4-week vacation to Europe

Money saved before coaching: None

Money saved after coaching: N/A (Read to learn why)

Biggest challenge before coaching:
Saving money to travel with!



Why did Jianne want coaching?

In her words: *"I am a frustrated free spirit. I've always wanted a simple life, but my superego is too strong for me to leave my work and travel the world. I want to travel because it always opens a new world for me: I meet new people, experience new things, visit amazing places I've only seen through pictures, and eat authentic dishes from different countries."*

“I've been traveling with friends but only for short periods and limited activities due to budget and time constraints. I always knew that there were times we could have done a lot more, but we didn't know how.”

“I'd like to believe I'm an adventurous person, but I'm still in the process of breaking my negative chains and looking for the right people and opportunities to make it happen. I feel lost and am hoping this can push me in the right direction.”

My Journey Coaching Jianne



Jianne was an interesting case. She had limited vacation time each year and no desire to quit her job. I picked her as one of the coaching students for a few reasons:

- Her finances and salary are limited and she was in debt. Helping get her finances in order would be a good template for others in a similar situation.
- She's from a country whose currency is weak and doesn't go far around the world.
- She's from a country where visa issues are a big barrier to traveling.
- She would be a solo female traveler.

Jianne, like so many others from “the developing world,” faced a lot of institutional issues I wanted to address. Unfortunately, we didn't get to many of them, but there's a lot in her story that is a powerful lesson on saving for travel.

When we started, Jianne was spending more than she was earning, and as I don't believe in getting into debt to travel, our first objective was to get her finances in order.

That is the first thing you have to do before you can travel. It is the foundation everything else gets built on. And the first step is to know where your money is being spent, through tracking. (Most people don't really know where their money goes. We know the big purchases, but we never really add up this little snack there, that bottle of water there, or those train tickets.)

So I had Jianne track all her expenses and submit her weekly spending report to me. This allowed me to see what her spending habits were and offer suggestions on changing them. We found she was spending a lot on taxis, eating out, little snacks, and the movies. We got her to create a change jar, watch movies from home, not snack, cook more, and wake up in time to get the bus to work.

Halfway through working together, Jianne stopped tracking her expenses, went out a bit more, and overall, fell off the wagon. She was still spending more than her monthly salary.

Shifting spending habits is a hard process. People want to save more, but often in practice, we rationalize every little swipe of the credit card. We don't change easily.

But perfection is not the goal, and Jianne realized her mistakes.

Over time, we got her to cut down her expenses enough that she was paying off her debt and saving money for her trip. There was more coming in than going out.

While working together, we never got to actually planning her trip and getting her on a flight. We were simply starting too far behind to do that during the program. She is still far from that dream vacation, but she's taken the first step: starting down the monetary path toward financial freedom.

I'm super excited and pleased that she did that. No matter what, less debt and more careful spending is always something that improves your life. By getting Jianne to see where her money was going and recommit to saving more, we changed her spending habits to the point that now a trip isn't a financial pipedream but rather an upcoming reality.

What Jianne Accomplished



Results from Coaching

- Increased her travel funds.
- Tracked her expenses to determine where she can save the most. Immediately, we cut back on movies, eating out, drinking, taxi rides, and shopping. Her goal was to save \$300 per month, and she was doing that by the end of the trip.
- Found motivational photos of her desired destinations as reminders on her to stay on track.
- Strengthened the mental link between cutting her spending and saving more for a trip. I got her to think, “If I spend this, it means I am further from my trip,” and when she stopped and said that to herself, she found she made less unconscious spending and saved more.
- Created a “trip jar” to save her change and small notes. This served as a constant reminder that spending now means delaying her trip. Plus, it was a way to watch her savings grow.
- She paid off a lot off her debt!

What Jianne Accomplished



Key Takeaways

- Don't go into debt to travel!
- You can't save money if you don't know where you are spending it. Tracking your expenses is the key to reducing them.
- The more you can say "spending this means one less day in X," the more you will start saving. A lot of spending happens without thinking, and by taking a second to consider your choices, you'll spend less.
- Don't get upset if you mess up. Every day is a chance for a fresh start. Progress, not perfection, is the goal!
- Even those not making a lot of money and in debt can find ways to cut their spending and start saving.

Follow Up: Jianne



What was the one thing you learned from this experience?

“[We] started tracking expenses and identifying areas where I should cut down my expenses. It was very difficult at first, and there were times I felt disappointed at myself for not being consistent. I was a shopaholic a year ago — it’s not easy to switch it off!”

“After a while, [you] taught me another approach: to have a daily cap of expenses instead. This was more effective for me. If there’s something I need to spend on, I would compensate by cutting the budget on other days. It was easier if I had a separate wallet for ‘my money’ for the day. I didn’t feel deprived or disappointed, but more responsible and in control.”

What has been the biggest challenge traveling so far?

“Tracking and trying to cut down my expenses. At first, it sounded easy, but when I started doing it, it was harder than I imagined. It’s been helpful targeting my unnecessary expenses — not only for the trip but as a personal habit as well. I realized that you need determination and focus on what your priorities are when you’re trying to save.”

“Shifting how you view and spend money is a hard process. We’re undoing a lot of bad habits, and I expected some dips. But we’re back on the right track. And that’s important to remember: it’s easy to create this new budget and think you’re going to change overnight — but you’re not. It takes time, and if you stumble, it’s better to step back, realize your mistake, and start fresh.”

Looking back on the coaching, what was the biggest thing that shocked you about planning a long-term trip?

“With [your] help, I learned that there are different ways that may work for each individual effectively. You just have to try as much as you can until you find what works for you. Now, I feel that I have achieved a huge thing and that I’m closer to my journey to that special trip.”



Diane

Name: Diane (59)

Occupation: Retired

Home country: Toronto, Canada

Income: \$24,000 CAD per year

Debt: None

Dream trip:
3-month trip through Australia, New Zealand, and Fiji

Money saved before coaching: \$0

Money saved after coaching: \$6,500 CAD (plus 90,000 Aeroplan points and 17,000 Air miles)

Biggest challenge before coaching: Saving money, making time for a trip like this when I have so many responsibilities, and my fear of flying!



Why did Diane need coaching?

In her words: *"I am a retired grandmother of seven. I have traveled some in my lifetime but have been stymied by my claustrophobia, which I intend to overcome."*

"I will be turning 60 this year and have so much more I want to see of the world. I want to experience sights, smells, food, and culture around the world. Meeting people and hearing their life stories enhances my life. Travel makes me feel alive and there is so much more to discover."

“I have done a road trip through western and central USA. [Been to] Hawaii, Florida, Cuba, the Bahamas. Europe: England and Greece. All of Canada.

“I’ve very motivated but I have a short timeline and little money.”

Diane is a 59-year-old recent retiree from Toronto, Canada, who’s on a fixed income with her husband (though she will not be traveling with him). Having always wanted to go to Australia and New Zealand, she finally decided it’s time to make it happen. While Diane had some retirement savings, she — and I — didn’t want to tap into that because of her fixed income. We wanted to see what we could do with what else she had.

I picked her as one of the coaching students for a few reasons:

She was on a fixed income.

She’s someone who has never traveled.

She had no savings.

Like with Jianne, the first thing was to see where Diane could save money. She and her husband have a fixed monthly income of \$3,800 each so there was no way to improve that. The only way to get her to travel was to cut her expenses. (The figures to the right are in CAD.)

Fixed Expenses	
House taxes	480
Home insurance	95
Water	352
Heating	290
Water softener and salt	55
House phone (with long-distance)	65
Life Insurance	420
Car insurance	320
Vehicle repair payment	100
Subtotal	\$2,177 CAD
Flexible Expenses	
Food	350
Car fuel and maintenance	450
Cell phones	160
Food: take-out/restaurants	100
Dollar store shopping	40
Cigarettes	500
Subtotal	\$1,600 CAD
Total Expenses	
Total	\$3,777 CAD
Savings for travel	\$23 CAD

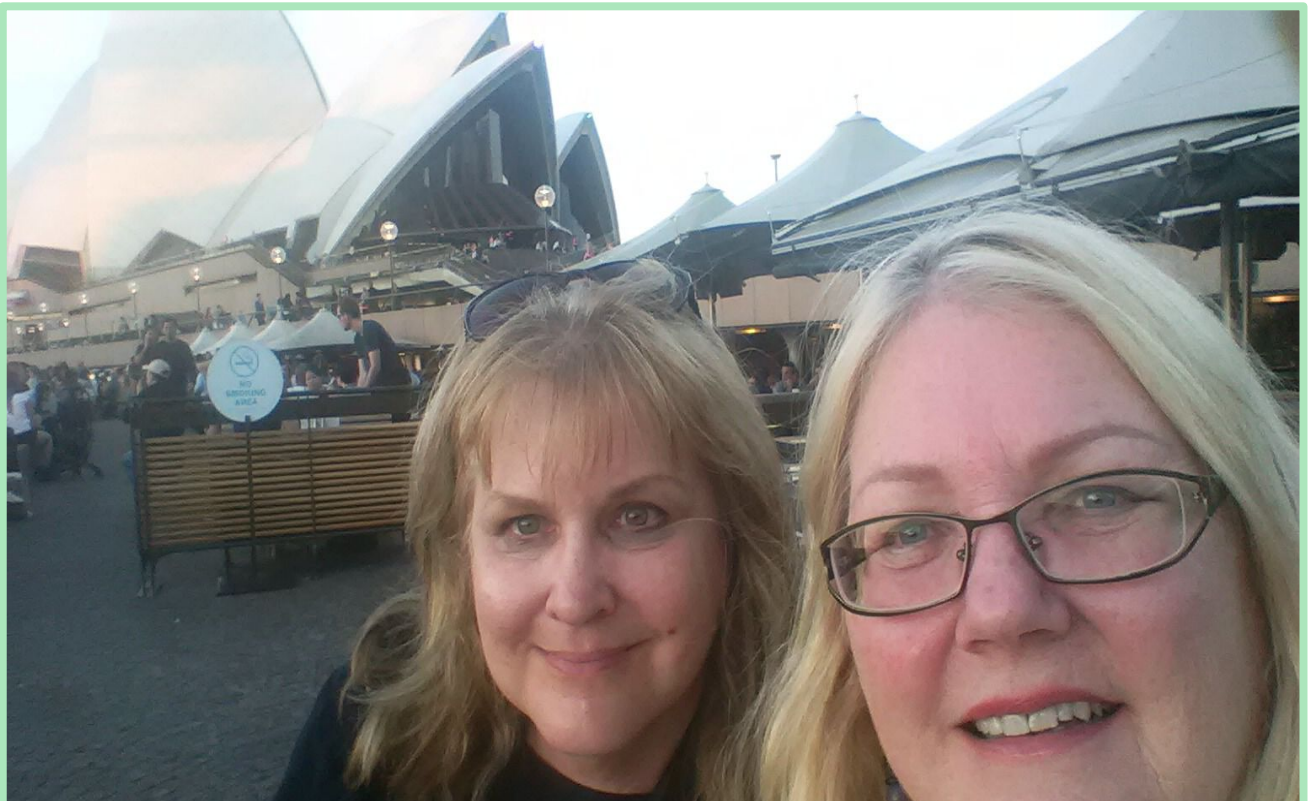
We got her a new and cheaper cellphone plan, renegotiated her expenses, got her to cut out frivolous shopping trips to the dollar store, and had her plan her meals in advance to avoid overbuying groceries. Most importantly we got her husband to cut down his smoking habit, which saved not only his health but also a lot of money! In total, we were able to increase her monthly savings from \$23 to \$583!

I also taught her how good it feels to work toward a monetary goal, instead of just mindlessly shopping. Diane said during the process, “The money in my separate travel account brings a smile to my face at the rate it is increasing.” Just like with Jianne, by framing everything as “I can buy this — or travel more,” Diane was able to make more conscious money decisions. It also convinced her family she was serious, and they too became a source of encouragement.

Furthermore, since we needed as much money as possible, I had Diane to sign up for travel rewards credit cards so she could earn points for free flights. Travel hacking — the art of collecting free points and miles through everyday spending — is very popular in Canada. She signed up for a TD Aeroplan Visa Infinite credit card and AMEX AeroplanPlus Gold Card, in the process earning a total of 90,000 points that we transferred to Air Canada’s Aeroplan. Combined with 17,000 Air miles (a different program) she had already, we had enough points to fly her round-trip without spending added money beyond a few hundred dollars in taxes.

During our time together, I also took her step-by-step through the trip planning process so she was no longer overwhelmed. We created a 17-point plan so she knew when to start packing, what to pack, what to buy, and when to book flights and hotels.

I also worked with Diane to decrease her anxiety about the trip. She suffers from claustrophobia, so just getting on an airplane is stressful to her. I talked to her about my fear of flying and how I don't let it stop me from getting on a plane, and that helped her take her trip overseas. Diane said it "made [her] realize [she] too could travel and enjoy it. [She] was so ready to go!"



What Diane Accomplished



Results from Coaching

- Switched her bank to ensure she paid no fees when she went overseas.
- Signed her up for a points-earning credit card. (Since she Canadian, we got her a TD Aeroplan card so she can start racking up miles toward a free flight to Australia.)
- Came up with a tentative itinerary and budget.
- Established a savings goal and plan.
- Diane has been working really hard and has seen incredible results. She went from saving \$20-50 CAD a month to over \$500 CAD per month!
- She learned to frame everything as “This takes away from my trip,” and her family has really been on board with her doing this.
- Most importantly, she’s convinced her husband to cut back on his smoking. Not only is this phenomenal from a health point of view but financially it saves them a lot of money that can go toward her Australian dream trip. Once her husband realized how much he was spending on cigarettes and how much this meant to his wife, he cut back a lot!

What Diane Accomplished



Key Takeaways

- Even on a fixed income, you can find savings. There's always an expense that can be cut or a bill renegotiated.
- When you can, travel credit cards are the best way to cut high-cost items like airfare so you can keep your costs down. Travel hacking is one of the best ways to get free flights and hotels and should not be overlooked. Even with a limited income and savings, Diane was still able to get the cards she needed.
- Having the right mindset is important to success.
- If you haven't started traveling before, creating a step-by-step guide can help you organize your ideas and tasks to make planning seem overwhelming.
- You're never too late to start traveling or living your dreams.

Follow Up: Diane



What did you learn from this experience?

“There will never be a good time to travel, fears should not stand in the way of living your dreams, and travel doesn’t have to cost a lot of money after all!”

How was your trip?

“We left on May for a month. We started in the Cook Islands for a few days; flew to Auckland, New Zealand, to visit the North Island: and then traveled to Australia’s east coast. One month was not long enough, so I feel I have to go back!”

“My sister didn't believe I would ever go because I've been talking about this trip for years. I explained to her about everything Matt had taught me, but I secretly thought there was no way I would ever get on a plane for the trip. I am very claustrophobic and couldn't imagine being on the plane for so many hours.

“Our other big challenge was that it was never a good time to travel! I told my sister that I would go in September and she wanted to go with me, but September is her busiest time at work. So between 'dare you' and 'double dare you,' we ended up booking a trip [in April] and left within a week!”

“I researched which airline I preferred, so we flew with Air New Zealand from Toronto to LA and then to Rarotonga, Cook Islands. The flight was not horrible at all. Thinking about how [you] also suffered from anxiety, I thought, ‘I can do this too.’ I wasn't going to let the plane trips spoil my dream trip of a lifetime. When the trip was over, I'd been on 14 flights and I only had to resort to my prescribed antianxiety medicine once (and that was on a tiny plane in Australia)!”

“My sister and I kept pinching ourselves because we couldn't believe we actually did it! We had a most amazing time. It went way beyond my expectations!”

What has been the biggest challenge traveling?

“Even though we spent a lot of time at airports, we incorporated that time as part of our trip, so we were never stressed. The airports were pleasant and clean and had great shops, and everyone was so friendly and helpful. The 14-hour flight from Sydney to Vancouver or even LA to NZ was not horrible. I was pleasantly surprised — between the meals, snacks, movies, and sleep — how quickly time passed.

“I have finally made peace with flying, which I consider to be my biggest accomplishment. Before this coaching, I would take antianxiety medicine as soon as I drove up to the airport, but now I am planning my next trip — and might even leave the pills behind!”

Looking back on the coaching, what was the biggest thing that shocked you about planning a long-term trip?

“What shocked me the most was that when we came back, I realized that life had continued on without me and I survived. I have an elderly mother, my daughter and grandson are disabled, and I have a large property to maintain. Yet everyone managed without me, and except for really tall weeds on my property, all was well.

“Because I left so quickly on my trip, I didn't get to use any points that I had been accumulating as [you] had encouraged. But because I saved money due to [your] showing me where to cut costs, I had enough for my trip. We traveled off-season, the airfare was very reasonable, and we stayed with some friends in NZ and other friends in Australia.

“Even though it seems like there is never a good time to get away, you just have to do it. I feel that not going would have been detrimental to my health and well-being.

“Using the techniques [you] taught me, I'll continue to accumulate points and will use them for flights and stays at hostels and Airbnbs. Researching the countries I want to visit and feeling comfortable with the airlines I fly with are major factors that contributed to my breakthrough in traveling. For the future, I can't wait to return to Australia and NZ but am thinking of visiting Cambodia, Thailand, Korea, and who knows where else?!

“I have now accomplished the biggest wish on my bucket list.”



Sander & Jolien

Names: Sander (34) and Jolien (29)

Occupations: Sander is an event manager for a foundation to make kids enthusiastic about science and technology. Jolien is a light engineer at a small firm, graphic designer and has a travel blog called [No Sprinkles](#).

Home country: Netherlands

Income: 60-70,000 euros for both

Debt: None

Dream trip: One year (or more) of traveling in South America and Oceania

Money saved before coaching: 5,250 euros

Money saved after coaching: 40,000 euros

Biggest challenge before coaching: Keeping focus on expenses and making sure that the RTW trip was the number one priority



Why did Sander and Jolien need coaching?

In Sander's words: *"My girlfriend Jolien and I are planning to go on our trip around the world in 2016, so your site is such an inspiration for us. We just started saving money for this long-set goal, and more help is always needed."*

“We both are easy-going, in-for-a-joke, creative, and open-minded people. We just started to live together in a small town called Doetinchem. It lies in the east of the Netherlands.

“We have been together now for almost two years, and as soon as we had our first date, we knew that our main goal for the future was going to be a trip around the world. We think that traveling is one of the best ways to explore who you are and what you want to become. We also want to understand what difference we can make in this world.”

My Journey Coaching Sander & Jolien



When I first talked to Sander and Jolien, they were discussing quitting their jobs and traveling the world, with no definite plans to come home. Money wasn't an issue, as they planned to work until they left and already had 5,250 euros. Since Jolien was just shy of 30, they planned to make it to Australia at some point in their travels for a working holiday visa and to earn money while they traveled. They were in a really strong position and I wasn't too worried they wouldn't have enough money for travel. I picked them as one of the coaching students for a few reasons:

- They were European.
- They were a couple.
- They couldn't do any travel hacking.

Since they're from Europe, they can't benefit from any travel hacking techniques (such as reward credit cards), so we focused on keeping flight costs low and came up with a budget for their trip. Despite their strong financial profile, we still needed to lower their current expenses and keep their budget in line by creating the mental link between spending and their trip.

I helped them get better at tracking their expenses (which they like doing), created a separate bank account for their savings, and worked up an ideal budget for their trip. Here they are in their own words four months into everything:

“We have been working [together] for over four months now. [You] helped us provide insights into our finances. This way we could decrease our expenses by canceling unnecessary expenses like coffee to go at the train station or ice creams.

“[You] also gave us a great tip: grade all expenses you want to make. If you grade it a 7 or higher, you are allowed to buy it. Lower, you cannot. This is something we need to work on continually, because it is really easy to buy something on an impulse.”

Most of my work with them was simply getting them used to monitoring their spending (so they keep it up on the road). This has been a constant thread, because it is the most important. If you don't stop and say “Do I need this?” you'll keep spending. Before I went on my trip around the world, I lived like a monk and really reigned in my spending. Sure, it sucks spending your Saturday nights in, but there was never a moment when I was traveling that I regretted that one night in for that extra day or two in Asia. You have to reign in the impulse buys!

Toward the end of the year, Sander and Jolien stumbled a bit in their savings but ended up eliminating a few bills and saw that every euro spent was one they couldn't spend on the road. They even moved back in with their parents to reduce their rent (something I did when I saved up for my first RTW!)



I also helped them with the logistics of getting ready to sell it all and travel the world! Since they were financially in the clear (and planned to work along the way anyways), we spent the last of our time together going over their packing list, helping them get the gear they needed, and going through our pre-trip checklist to make sure they didn't forget anything.

The packing list they sent to me was over three pages long! After slashing that, I had them put everything in their backpack so they could see how much it weighed in order to find more gear to cut, as well as show them that what we think is necessary is often not. They also did a camping dry run to see what they've included but won't actually use.

As I got them to shift into a more frugal mindset, we've reduced our calls to once-a-month check-ins, but starting in January, we'll start looking into flights, gear, insurance, work visas, and everything else.

What Sander & Jolien Accomplished



Results from Coaching

- They were able to save for their trip.
- They came up with a working budget and savings plan.
- They automated their savings, which allowed them to stay on track towards their goal.
- They found jobs overseas.
- They got into the “savings” mindset and began to ask themselves what is a want and what is a need. This is important because when you say “this is really a want”, you’re less likely to buy that and deplete your savings.
- They used creative ways to find cheap airfare.

What Sander & Jolien Accomplished



Key Takeaways

- Moving in with your parents can help cut expenses.
- Be sure to work until the last possible minute. Even if you have to take a part-time job at Starbucks, the more you can work, the more you'll save.
- Start saving as soon as possible!
- Buy a small backpack and pack it before you go, so you can test the weight! We often have a tendency to overpack and a natural desire to fill the space. The smaller the bag, the less you can pack!

Follow Up: Sander & Jolien



How is your trip going?

“Budgetwise: We are a bit above our planned day budget. We are now traveling in the most expensive countries of South America (Brazil, Uruguay, Argentina). We started with a budget of 35 euros per person per day and have now set it at 40 per person per day. But the good thing is, the cheaper countries in SA (Colombia, Peru, Bolivia) are still to come, so we think in the end we end up around 40 euros per person. And if not, than it is also OK. We now realize it is all about the quality.

“Travelwise: We love it! We traveled through the southern part of Brazil, Paraguay, northeast Argentina, and Uruguay. We love experiencing these countries. We especially like nature so we are spending more and more time in nature and less in big cities. But this also means more tours (and money), more transportation, and more travel time. But when we see the animals (like we did in the Pantanal), it is all worth it.”

What has been the biggest challenge traveling so far?

“The biggest challenge so far is letting go of our routine and just going with the flow, taking it as it goes. While traveling, things just do not always go the way you want them to go (broken buses, waiting at bus stations for 12 hours, etc.). But that's also the charm of traveling. Seeing we both are control freaks, we do have to adapt a bit.”

Looking back on the coaching, what was the biggest thing that shocked you about planning a long-term trip?

“We were not really shocked about anything, but the amount of time needed for planning a trip around the world did surprise us. The little details really add up, like arranging (travel) insurance or researching travel routes.”



Sander and Jolien have a blog and you can follow their adventures on the website [No Sprinkles!](#)



Brandon Family

Names: Michael (70), Jennifer (39), Connor (14), and Joey (12)

Occupations: Michael is retired and Jennifer is a schoolteacher

Home country: Indianapolis, Indiana, USA

Income: \$90,000-100,000 USD

Debt: Only a home mortgage

Dream trip: A 2016-2017 family sabbatical around the world

Money saved before coaching: \$10,000 USD

Money saved after coaching: \$24,000 USD (after four months of working together)

Biggest challenge before coaching: Getting real about their budget and travel savings



The Brandons are a middle-American couple from Indiana with two young sons. Husband Michael is retired and wife Jennifer is a teacher taking a year off to explore the world with her sons before her oldest enters high school.

Jennifer did most of the planning, so I worked with her on how to save for four, got her into travel hacking to earn points and miles, and helped her deal with the booking and practical aspects of travel. They didn't have any debt outside their mortgage and save roughly \$2,000 USD per month (and had \$10,000 USD already saved for the trip!).

My Journey Coaching the Brandons



I picked her as one of the coaching students for a few reasons:

- They were a family.
- They had minimal savings.
- They had no travel credit cards and were skeptical about them.
- They had to figure out how to save and pay a mortgage.
- They didn't keep track of their expenses.

Our first task, as with everyone else, was to track their expenses. Her family was in good shape, but it was surprising how much the family was spending on food — not only on groceries but on eating out, even when they had plenty of food at home!

Everyone seemed to be buying food here, there, and everywhere! We got the family on a better food budget, signed up for cheaper phone plans, and cut out their expensive cable package for streaming over the Internet.

I had Jennifer and her husband each open Chase Sapphire Preferred card and a Barclays World MasterCard in addition to the ones they had. This gave them a total of 100,000 points and \$1,000 USD in cash back they could use for their trip.

While they didn't get to completely cover their flights with points (Jennifer used a lot for a different trip), they'll still have enough points when they travel to cover smaller costs, like accommodations and train tickets. This is especially true since Jennifer also got a Capital One Venture Card right before they left.

Though \$25,000 is not enough for a family of four for one year, with most of their flights and smaller expenses taken care of in the first few months, they plan to rent out their home, which will provide extra income each month while they move on to cheaper countries in Southeast Asia! Here's what Jennifer had to say:

"We have been dreaming about and saving for this year-long sabbatical for nearly two years, so it is a bit surreal to actually be taking concrete steps toward making it happen. Just recently I realized that our biggest challenge has been the emotional task involved in breaking away from our normal life and community of family and friends."

"Practically speaking, our greatest challenge has been saving as much money as we would like. [You have] been great at holding us accountable and guiding us through his travel hacking tips. It is supremely helpful to be able to talk through logistics with someone who has so much experience. Happily, we are making progress on the things that will bring us to our goal, such as passport updates, global SIM cards for our phones, getting our house rented, and getting started on our packing lists."

What the Brandons Accomplished



Results from Coaching

- They were able to save for their trip.
- They tracked their expenses and realized they were wasting a lot of money eating out. This allowed them to create a budget, eliminate wasteful spending, and save more money.
- They saw the light of travel credit cards and earned enough points to pay for their flights.
- They came up with a realistic budget for their trip.

What the Brandons Accomplished



Key Takeaways

- Travel rewards cards go a long, long way to cutting your flight and transportation expenses and should be used as often as possible.
- Small expenses can go a long way to hurting your savings. Cut everything.
- Getting rid of your cable can help.
- If you're a homeowner, renting out your home can provide an extra source of income.

Follow Up: Jen Brandon



What was the one thing you learned from this experience?

“I learned that when you commit to being honest about your budget and get creative about ways to save, it is amazing what you can accomplish! (Also, I love [your] quote about bringing half the clothes and double the money you think you'll need for a trip. So true!)”

How is your trip going?

“Our trip has gone very smoothly so far, and it has been fantastic! We are so grateful to have this experience and time together as a family. We have been on the road for over two months now: about six weeks in Ireland and rounding out four weeks in Scotland. This Saturday we are moving on to the continent (Lithuania first) to begin the 'fall leg' of our trip. We've had a great start!

“Now that school has started for the boys, our biggest challenge has been finding the balance of getting schoolwork done while being on the road and wanting to explore our surroundings.”

Looking back on the coaching, what was the biggest thing that shocked you about planning a long-term trip?

“Looking back, the insane amount of logistics required to leave your life for a year was shocking. I was very glad for [your] checklist and guidance to help me manage all of the important tasks that needed to be done.”



Case Study Conclusion



Over a year in the making, I think this project really shows that people from a variety of backgrounds can travel, once you get your financial house in order. Once you cut all the fat, collect points and miles, and create a mental focus, it becomes a lot easier to make the trip happen. You might not head to the airport right away but you'll eventually get there.

I hope these profiles have helped and inspired your travel planning. You'll get there! The tips in the newsletter will help you, and you can always reach to me for any specific questions!

Happy travels!

- Matt

