SO, YOU WANNA BE A TRAVELLER?

your guide to leaving the 9-5 and creating a life on the road.

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"Instead of wondering when your next vacation is, maybe you should set up a life you don't need to escape from."

-SETH GODIN
WHY ARE YOU HERE?

So, you’ve downloaded my book and made it to page 3. That’s further than 99% of the visitors to my blog.

What that tells me is you’re serious about becoming a traveller, and I couldn’t be happier you’re here. The reason this ebook is free is because I truly, honestly believe if everyone travelled more we’d be in a much better place. People would be happier, we’d understand each other better, we’d be less materialistic and we’d learn to simply enjoy life. Sharing that message is why I started blogging in the first place.

So what’s this book all about?

It’s a guide on building a life of travel. My goal is to get you out of your current lifestyle and onto the road. Do you need to travel 365 days a year? No. But I would like you to have the freedom to do so if you want to.

But where do you begin? How do you go from sitting in a cubicle every day to suddenly jetting off and wandering the globe? Do you just quit your job, buy a plane ticket and hope for the best?

Yeah, you kinda do. But there’s more to it than that. The travelling part isn’t difficult – booking flights, finding hotels, making friends - that’s the easy stuff. What’s difficult is
the actual transition from non-traveller to traveller. How do you get yourself into a position to make that initial leap?

That’s what this book is all about.
SO, WHO ARE YOU?

Obviously we can’t talk to each other through this book, so I’m going to need to take a guess.

You probably work around five days a week and earn an average wage. An alarm clock wakes you up each morning. You spend half an hour sitting in traffic or on the train. You get one hour to eat your lunch.

You hate Mondays and every Friday is a celebration. Maybe it involves several buckets of beer, or a DVD at home. On Saturday you’ll nurse a hangover, on Sunday you’ll savour your last day of freedom and on Monday the cycle starts all over again.

When your paycheck comes in you immediately lose half of it to rent, food, water and electricity. The other half, that’s for your lifestyle. It goes towards your iPhone, tacos and gas for your car.

You get around two to four weeks a year to travel. Sometimes you’ll go somewhere exciting. Other times, you’ll be so exhausted from life that you’ll lie in bed and watch the Food Channel.

How close am I? Whether I’m spot on or way off, what I’ve just described to you was my life just a few years ago. It wasn’t a terrible life, in fact, some people might call it a very nice life, but the problem was it wasn’t the life that I wanted.
In 2011, I finally quit my job and went on a holiday that still hasn’t ended. But what many people don’t realise is I was planning this holiday for years. In fact, I got employed straight out of university and I’d barely been in my job a week before I realised that I wouldn’t last very long. In the end I was there for over three years; longer than I expected, but I’d been slowly tucking away pay checks in preparation for my big resignation.

The day I walked out of my office for the last time was one of the happiest of my life. I exited the elevator and dropped to my knees and cried, Shawshank Redemption style (okay, no I didn’t, but that’s how I felt). And it’s because I knew I was finally entering a phase of my life I could be excited about.

If you’re a regular reader of my blog, you’ll know I’m very outspoken about the toxicity of corporate nine to fiveism, which I believe has far bigger consequences than just boredom and Mondayitis. Simply put, I think it’s causing us to lose our minds, as well as our humanity, and I don’t believe it’s possible for a full life to be lived inside a cubicle. So let me ask you - do you love your job?

I mean love love, as in you cannot wait to get out of bed every morning and head to work?

If your answer is yes, you may not need this book. After all, you’re doing what you love, and I wouldn’t want to change that. While I was travelling through Peru I roomed with a guy who could not wait to return home and get back to work – he was a third grade
teacher who talked non-stop about his class, and it was clear he was absolutely crazy about his job. I’m pretty sure he’s not interested in quitting and travelling the world, and I wouldn’t want him to – he’s found his purpose in life and I couldn’t be happier for him.

However, if saying goodbye to your job is something that interests you, I believe this book can help.

Anyway, enough chatter. Let’s get to the real stuff.
GROOMING YOURSELF FOR THE TRAVELLER’S LIFE

A lot of travel bloggers/writers/enthusiasts out there say, “Want to travel? Just go! Stop thinking about it!”

Personally, I don’t agree. It sounds adventurous and a great story to tell your grandkids, but eventually the rashness of that decision will catch up with you. The great Abraham Lincoln once said, “Give me six hours to cut down a tree and I’ll spend the first four sharpening the axe”.

If we break it down, there are three things that will stop you from travelling long term:

1. Running out of money.
2. Not being able to earn more money.
3. A boss having control over your time.

So before you become a traveller you’ll need to do the following:

1. Save as much as you can.
2. Figure out ways to earn money while travelling.
3. Quit your job.
It’s harder than it sounds. Yet all three are necessary if you want to groom yourself for the traveller’s life. You’ll never be able to travel freely if you don’t have money, can’t earn money and have a boss expecting you back home in two weeks.

So how do you do it?

By the time you finish this book you should have an idea of how you can realistically achieve these goals. As I mentioned earlier, I was planning my exit from the corporate world long before I set foot on the plane, and I really believe it paid off well for me in the end.

It took three years, but I honestly believe within 12 months most people should be in a position to giddy up and hit the road. Think about it – this time next year you could be handing in your resignation, packing your bags and getting on a jet plane ready for take-off.
THINGS WE WILL TALK ABOUT IN THIS BOOK

CHAPTER 1: SELL ALL YOUR CRAP

As a traveller you cannot own a lot of things.

In my backpack, for example, I have a couple of pairs of shoes, a jacket, some everyday clothes, toiletries, my laptop, my camera and my phone. That’s pretty much everything I own. If I ever need something on the road, like a suit, I’ll rent it.

Selling all your crap is a fantastic way to bulk up your travel fund, but the real benefit is reducing the material possessions in your life. Embracing a minimalist mindset is both challenging and liberating, and the freedom it brings is important for a long term traveller to have.

Less clutter in your house means less clutter for your mind and less clutter for your life. Think about how often you’ve worried about damaging your new shoes, or losing your new jacket, or scratching your new car? They’re supposed to make life easier, but all they do is give you more things to worry about and more things you need to spend money on.
As we learned in Fight Club, “The things you own end up owning you.”

In Chapter 1 we’ll talk about how to best turn your stuff into cash, remove the clutter from your life and add some valuable dollars to your travel fund.

CHAPTER 2: STOP BUYING NEW CRAP

Once you’ve gotten rid of all your old crap, you need to make sure you don’t replace it with new crap.

I’m sure you’ll be itching to hit the shops and blow all the extra cash you’ve made, but you’re smarter than that, aren’t you?

This step is all about saving. Fellow blogger Anna Zalazar once wrote:

“In terms of affording travel, there really is no secret to it; you work, you save and then you take off.”

Saving is not only important for travel, but an important skill for life in general. You’ll be surprised at how little you need to really get by and be happy. Not only will it help you get on the road, it’ll help you stay there, too.

As many of you know I was an accountant in my corporate life, so naturally I’m good with being miserly and keeping track of my dollars. In Chapter 2 I’ll talk about setting up your
finances, how to set up a savings plan and the personal saving strategy I used to save over $45,000 in just over three years.

**CHAPTER 3: SET UP NEW INCOME STREAMS**

By now you’ve sold all your crap and you’re saving up buckets each month. Depending on how well you’ve saved, it’s likely you could travel without working for quite a few months, years even. But unfortunately, this money won’t last forever.

How do we refill the bank?

There are plenty of ways you can make money while travelling. Some of the more popular ones are teaching English, au pairing and working as a tour guide, but there are also income streams you can set up while you’re still at home. In Chapter 3 we’ll talk about all of these and how to have a small online income up and running before you even step foot on the plane.

**CHAPTER 4: PLAN YOUR TRIP AND TAKE OFF**

Travelling is a skill. It takes time and experience to get good at, and you’re bound to make a lot of mistakes when you first get on the road.
However, there are some easy things you can do before you leave home which will make life a lot easier for you, such as travel proofing your bank accounts and buying the right travel gear.

You also need to decide where to go. The world is a big place; there are nearly 200 countries out there and you could be in any one of them in 48 hours. How do you choose? What will you do when you land? We’ll get to that in Chapter 4.
CHAPTER 1: SELL ALL YOUR CRAP

Over the years I’ve learned that most material possessions are a hindrance. European cars, designer bags and sleek leather furniture add no value to your life. They’re just there. They teach you nothing, they inspire you to do nothing, and they make no one’s life better. More importantly, you cannot take this stuff with you when you travel. And there’s no point leaving it in an empty house collecting dust and waiting to be stolen. The answer?

Sell it.

Every year I return home for Christmas and end up selling a bunch of old stuff, and every year I manage to find more and more crap. Here’s the list of stuff I sold when I returned home in 2013 after two years of travel:

<table>
<thead>
<tr>
<th>Item</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dell monitor</td>
<td>$51</td>
</tr>
<tr>
<td>Logitech speakers</td>
<td>$68</td>
</tr>
<tr>
<td>Playstation 3</td>
<td>$151</td>
</tr>
<tr>
<td>Old toys</td>
<td>$34</td>
</tr>
<tr>
<td>Old Kindle</td>
<td>$65</td>
</tr>
<tr>
<td>Old digital camera</td>
<td>$34</td>
</tr>
<tr>
<td>Wallet I've never used</td>
<td>$16</td>
</tr>
<tr>
<td>Old fridge</td>
<td>$124</td>
</tr>
<tr>
<td>Old dishwasher</td>
<td>$29</td>
</tr>
<tr>
<td>2 old violins</td>
<td>$54</td>
</tr>
<tr>
<td>Satchel</td>
<td>$25</td>
</tr>
<tr>
<td>PC games</td>
<td>$9</td>
</tr>
<tr>
<td>Ipod Nano</td>
<td>$102</td>
</tr>
<tr>
<td>Random books</td>
<td>$6</td>
</tr>
<tr>
<td>Nintendo Wii</td>
<td>$55</td>
</tr>
<tr>
<td>Slippers</td>
<td>$10</td>
</tr>
<tr>
<td>CDs</td>
<td>$8</td>
</tr>
<tr>
<td>Nintendo Gamecube</td>
<td>$59</td>
</tr>
<tr>
<td>Logitech Ipod dock</td>
<td>$35</td>
</tr>
<tr>
<td>Old dress shoes</td>
<td>$17</td>
</tr>
<tr>
<td>Nintendo Wii Fit</td>
<td>$59</td>
</tr>
<tr>
<td>Muay Thai gloves</td>
<td>$14</td>
</tr>
<tr>
<td>DVD collection</td>
<td>$133</td>
</tr>
<tr>
<td>Total</td>
<td>$1,158</td>
</tr>
</tbody>
</table>
All just crap I had lying around the house.

Now, $1,158 (USD) might not seem like a huge amount (and it was actually only $1,040 after all the fees), but this amount of money goes a long way in many parts of the world. It’s enough for a one way flight to almost any continent. In Northern Thailand, it would pay the rent on a condo for 6 months. In the Thai islands, it could almost get you a hostel bed for a year. There are many places in Southeast Asia and South America where a decent hotel or guest house is $10 a night. That’s over 100 nights of accommodation.

As you can see it’s a decent amount of money for a traveller, but the money is just a bonus. The true value in doing this is realising how little you really need. I sold a lot of things on that list, such as books and CD’s, for $1. After the minimum selling fee of 50 cents, I was left with only 50 cents myself. But the purpose was not to make money; the purpose was to get rid of it. I had 100 items of clothing I didn’t even bother trying to sell; I just sent it down to The Salvation Army. And guess what? I don’t miss a single thing.

As you continue to downsize you may find it becomes addictive. You may start to look at things in your house and wonder, “Do I really need that?” Before you know it almost everything you own will be up for sale. You will feel lighter, clearer, happier afterwards.

So here’s the first step – collect all your stuff. If you haven’t worn it, used it, read it, played with it or watched it in the past year, sell it.
Be ruthless. If you make an exception for one thing, you’ll make an exception for everything.

Here’s how you can start selling:

**SELL TO PEOPLE YOU KNOW**

The easiest option. Send out an email with all the stuff you want to sell, post it on your Facebook status or just ask around. You’ll be surprised at what people will buy.

Common problems with this approach:

**YOU WILL BE INCLINED TO SELL AT “MATE’S RATES”**

You won’t get the best price. They’ll be expecting a friendly discount, and you’ll probably feel like you need to give one.

To be honest that doesn’t concern me – I’d encourage you to sell anything you can to family and friends who are willing to buy it. However, I don’t recommend giving them stuff for free. Why? Because more often than not they will take it and it will just sit on their bookshelf until they forget about it. It’s a waste of your time and theirs. If they actually pay you for it, it means they really do want it.
YOU WILL BE MORE INCLINED TO GIVE A REFUND

Say you sell your old iPhone to your best friend’s wife. Two weeks later, it breaks. What do you do? If you had sold it on Craigslist or eBay and it was working when you sold it, you won’t need to refund anything.

But since it’s a friend, you’ll feel bad, you’ll want to give a refund, and you’ll be out of pocket a few hundred dollars.

So what else can you do?

SELL ONLINE

I believe this is the best way. You can manage it all from your laptop and you’ll be able to advertise to a huge number of buyers; the whole country in fact (maybe even the world). Where can you do this?

CRAIGSLIST

This is popular, especially in the US. I personally don’t sell anything on here, as there’s too much to and fro and people trying to bargain and negotiate deals – something I don’t have the patience for. However, it is a good free option. You may already know how the process works but here’s a very quick rundown:
1. Go to Craigslist.org.
2. Choose your location.
3. Click “Post to classifieds”.
4. Click “For sale by owner” and click Continue.
5. Choose your category and click Continue.
6. Fill out the details of what you’re selling, add your contact information and click Continue.
7. Upload photos of your item and click Continue.
8. Review your ad and click Publish.
9. You’ll receive an email asking you to confirm your ad. Simply click the link and your ad will go live.
10. Wait for people to contact you, settle on a price and then arrange shipping/payment.

Does it work? Yes. It also requires some management on your part to keep track of ads and negotiate prices with people. I find classifieds a little out-dated and prefer to use auction sites, which I’ll talk about next.
These websites specialise in helping people sell all their crap, which is exactly what we’re after. The most popular site out there is eBay, but you will find many countries have their own eBay spinoffs. For example, I use the New Zealand website Trademe which is very similar.

Again, you may already know how eBay works but here’s the basic course of events:

1. Go to eBay.com and sign up for an account.
2. Login and click “Sell” in the upper left hand corner.
3. Enter the item you’re selling, for example “iPod Nano 16gb” and click Get Started.
4. Select a category and click Continue.
5. Select your item from the catalogue, or if it’s not there just click “Continue with your listing” at the bottom.
6. Fill out all the details of your item and click Continue.
7. Choose any extras you want to pay for and click Continue.
8. Your auction will then go live, and people will bid on your item.
9. When the auction closes you’ll arrange shipping and payment with the buyer.

Most other auction sites follow the same process, and if it differs I’m sure it will be simple enough to figure out.
I’ve sold hundreds of items on auction sites over the years and have found that small tweaks to your listings can have quite a big impact on your success rate and the prices you get. These are the ones I’ve found to be most effective:

**VERIFY YOUR ACCOUNT**

Most auction sites have a verification system to help prove you’re not a scam artist. Usually this involves a credit card or postal address verification, and will cost a small fee. I highly recommend doing this. Competition is high on auction sites. Buyers will have no problem finding someone else to buy from, so you need to make sure you appear as trustworthy as possible.

**HAVE YOUR AUCTIONS END AROUND 9PM ON A MONDAY NIGHT**

There are many good reasons for this:

1. This is usually an auction website’s busiest hour.
2. 9pm is a time when people are home from work, have finished eating dinner, and are probably screwing around on Facebook, Instagram, and auction sites looking for crap to buy.
3. Most people bid on auctions at the last minute to keep the price down and then ‘steal’ the auction, so it’s imperative your auctions end at a time when everyone can be online and is able to bid until the end. Don’t have your auction ending at 4 a.m. when the whole country is sleeping.
4. Monday is a crappy day. People don’t plan after work activities on Mondays, because they know it’s depressing and they won’t want to do anything. This means everyone is at home, watching reality TV and surfing the web.

Some sites charge a fee for choosing a specific end time for your auction, however usually you can just list your auction at 9pm on a Monday, and if it’s a 7 day auction it will automatically end at 9pm the following Monday.

RESERVE PRICES

The reserve price on an auction is the minimum price you want to sell something for. For example, if you’re selling a donkey and you want at least $100 for it you’d set your reserve price at $100. If the highest bid on the auction is $99, the auction is ‘unsuccessful’ and you can keep your donkey. If someone bids $101, the reserve price is met and you’ll be required to sell it, even if you’ve changed your mind.

So, what price should you set?

99% of the time I list my stuff at $1 with no reserve. Here’s why:

1. People like no reserve auctions. They’re fun and exciting. They like to bid on them and are more likely to follow them.
2. Bidders often get into a “just $1 more” bidding mentality and it will often cause them to bid more than they initially thought they would.
3. If it’s a big ticket item it’ll get a lot of bids, which moves it higher in the search results.
4. The item will definitely sell. There’s nothing worse than waiting 7 days for something to sell and no one buys it.

Have I had some disappointments? Yes. I sold a dishwasher for $30 when previous auctions for the same model had gone as high as $90. But guess what; no one in my family misses the old dishwasher. I’m $30 richer. And the garage is a whole lot roomier.

There are times when it’s a good to set a reserve, for example, if you’re selling collectibles. It might potentially be worth thousands of dollars, but hardly anyone will be willing to pay that price. For items like these, a $1 reserve auction can end in disaster.

You can find out by searching through previously closed auctions to see what your item has fetched in the past. In eBay you’ll use the ‘completed listings’ search option. This will give you a good guideline of how much to expect, and you can price your stuff accordingly. I do this for every item I sell.

**TAKE GOOD PHOTOS**

Take very clear photos so potential buyers can get a good look. There have been many times when I wanted to buy something but was put off by a crap photo or no photo at all. A clear photo proves the item is good and you’re not trying to hide anything.
KEEP YOUR AUCTION DESCRIPTIONS BRIEF

Nobody wants to read 1,000 words about the specs of your iPod and how many songs it can hold. Keep the auction as brief as possible.

PROMOTE YOUR OTHER AUCTIONS

At the bottom of your auctions promote your big garage sale. Write something like “Check my other listings for heaps of $1 reserve bargains – PS3, Ipod, Wii, Fridge, (write all the cool stuff you’re selling here). Moving overseas and everything must go!”

It’s easy for your auctions to get lost in the thousands of other auctions on the site, so every plug is valuable. Each visitor could potentially add a few more dollars to your selling price.

BE PROFESSIONAL

Auction sites operate on a feedback system. If you have a good feedback profile, people will buy from you. Ship things promptly and always communicate with the buyer if there is a problem. Keep your descriptions honest – if the camera you’re selling has a big scratch on the back, or the flash doesn’t work, disclose it. A few extra dollars is not worth a negative feedback. I have over 600 trades and every single feedback is positive. You’ll soon find that the “100% positive feedback” stamp on your profile is worth its weight in
gold. Also, building up this feedback profile will be an important step for one of the later chapters.

**SELL SLOWLY IF YOUR ACCOUNT IS NEW OR YOU HAVE NO FEEDBACK**

As mentioned above, feedback matters. You do not want to be selling big ticket items like computers, televisions and Playstations on an account with zero feedback. Most buyers will look straight past you. Instead, do this:

List some items that are easy to sell but aren’t super expensive. Something like some popular DVD’s is ideal. List these first, maybe 3 or 4 items at most, and list them at $1 reserve; this will ensure they sell. You might only get a few dollars for them, but you’ll survive. Make sure the trade is smooth, fast and easy, and you’ll get good feedback. Don’t be afraid to email and ask for feedback if they forget to give you any – if the trade was good they’ll be happy to do it.

Now that you have 3 or 4 feedbacks you’ll have been ‘vetted’ by the community and you can start selling more expensive items with confidence. Just concentrate on getting those first 3 or 4 positive feedbacks and it should be easy sailing from there.

**DONATE**

If you can’t sell it, or can’t be bothered selling it, donate it to a local shelter or charity. Remember, half the goal here is to get rid of everything, not to make stacks of money.
SUMMARY

That should be all the information you need to start clearing the crap out of your house. If this is your first time doing a clearance sale, it will probably be a long process. Even for me, selling a bunch of old stuff takes a couple of months at least. It is actually very tiresome and time consuming.

Also, you’re going to want to keep a lot of stuff. It can be hard to get rid of old things; sometimes you think, “But what if [enter very unlikely scenario here] happens and I need it?”

Remember, if you haven’t worn it, used it, played with it, watched it or read it in a year, you’re probably never going to use it for many years. Get rid of it.

Once you start removing the clutter from your life, there’s a feeling that really is too hard to describe. It’s liberating. You feel free. Your mind becomes clearer, your life becomes simpler. Sit in a cluttered room and imagine how nice it would be if it were completely empty. Nice, right? Once you experience this you’ll be addicted to selling stuff, you’ll be checking your auctions ten times a day. You’ll wonder why on earth you waited so long.

Most people have thousands upon thousands of dollars’ worth of old stuff just lying around the house. Why leave it sitting there when you could turn it into cash?

Anyway, that’s it for Chapter 1. Here’s a summary of what you need to do:
CHAPTER 1 TO-DO LIST

1. Set up your account at eBay or another auction site popular in your country.
2. Collect all the crap in your house that you don’t need to survive. Remember, be ruthless!
3. If this task seems overwhelming, break it down into smaller pieces – one room at a time, one drawer, one closet.
4. Research their likely sale value using the “completed auctions” search options on your auction site.
5. Take good photos of everything, and list it up for sale.
6. Be professional and ensure all your feedbacks are positive.
7. Donate the stuff you couldn’t sell.
8. Don’t spend the money.

Before you start on the next chapter, I’d recommend setting this stuff up now while it’s fresh in your mind. You don’t need to go nuts, but at least get the wheels in motion – set up or revive your eBay account, collect a few things to sell, research their likely sale value etc.

Starting something is difficult, but carrying on once it’s already moving is rather easy.

Also, I’ve set up a special resources page for you. It will be a collection of all the tools, websites and guides that I refer to in this book, so you don’t need to browse back
through all the pages looking for stuff. Click here to go there now or visit the following URL:

http://www.brenontheroad.com/ebook-resources/

Once you’re ready, head to the next page and we’ll get onto Chapter 2.
CHAPTER 2: STOP BUYING NEW CRAP

Oh, how we love to buy crap.

Saving is something of a lost art these days.

While I now manage to generate a small online income, the first two years of my travels were funded entirely by savings. I had saved around $45,000 by the time I quit my day job in 2011. For a budget traveller, that’s easily enough for several years of pure, full time travel.

I don’t disclose that because I want to brag. I want to show you that tucking away some of your pay check each month really can and will grow into a sizeable amount. Many of my old work colleagues never believe that I actually saved that much, despite the fact that we were in the same job and earning almost identical salaries!

It is possible, and with the plan detailed below hopefully I’ll be able to demonstrate that.

BEFORE WE GET STARTED, A FEW DISCLAIMERS:

- I’ve been lucky. I lived in New Zealand, which has a minimum wage of around $12 USD an hour. That’s around $25,000 a year, even if all you do is sweep floors or wash windows. Depending on where you live, the amount you can save will be
significantly more/less than me. It's important to set your own goals here.

- I did a lot of things that most people won’t want to do. I lived at home with my parents. I wore the same suit to work every single day. I used one of those old Nokia brick phones. Basically, I just had no life.

Now before you start ranting about how not everyone can live at home and that some people have kids and all that jazz, let me tell you – I know that. Everyone is different and therefore everyone needs a different savings plan. The answer is to tailor these approaches to your own situation, set your own goals and make it work for you.

I’ll get to the exact maths of my situation shortly, but first let’s talk about you and how to set up your savings plan. You’ll find a very detailed breakdown of my approach below, but in reality saving is just a combination of 4 simple things:

- Spend less money than you earn.
- Put the unspent amount into a savings account.
- Don’t spend it.
- Repeat.

That’s harder than it looks. We’ll talk about how to stick to it in the more detailed plan below.
STEP 1: MAKE SAVING A PRIORITY

I’m not your mother, so I won’t tell you what your priorities are, but if you intend to save a lot of money in a short time, then saving must be a priority.

What does that mean?

It means sacrificing some of the luxuries that you might be used to. Fine dining, new sunglasses, the latest iPhone. You may love these things but unfortunately they cost money, and because they’re not essential to your survival they are, by definition, a luxury. Saving needs to take priority.

I knew within the first couple days at my job that I could never have an office career. Quitting and not working became a priority for me. My sole focus was to tender my resignation and free myself from the cubicle. That meant I needed to save as much of my salary as possible, because I knew it wouldn’t be long before I quit and the pay checks stopped coming.

It’s important for you to decide why you want to save all this money. Do you want it to travel? To start a business? To buy a home for your family? Make sure your “why” for doing this is clear from the start.
STEP 2: SEPARATE YOUR NEEDS FROM YOUR WANTS

Whenever you buy something, ask yourself, “Do I need, or do I want?” Toilet paper is a need, while an iPad is a want.

Grab a piece of paper right now and write down all your needs - things you need to survive. On your list should be things like rent, electricity and insurance. Things you shouldn’t see are Starbucks, sunglasses, and alcohol. Spend some time on making this list thorough, because it will be an important part of your savings plan.

STEP 3: START SENDING YOUR MONEY OFFLINE

I recommend opening an offline savings account. It should be a standalone account that you cannot access at an ATM or bank branch. Most banks should have an account like this. If not, a regular savings account will do. Some important features to look for in a savings account are:

- No fees
- Interest earning
- Offline
My next suggestion is to move your pay checks to your savings account as soon as you receive it on payday. That way, all your money is earning interest and safely tucked away from the moment it comes in. But if your checking account is empty, the question becomes: How do you pay for stuff? Next step...

**STEP 4: GET A CREDIT CARD**

Aim to get the lowest fee credit card you can find. Most countries will have a zero-fee card, or will at least waive the annual fee for the first year. There’s no need to worry about your card’s interest rate – we’re planning on paying every bill on time so interest won’t be an issue.

Now you might be asking, why a credit card? I thought they’re dangerous?

If you use them right, they’re actually a fantastic tool that allows you to spend and save your money at the same time – a pretty good deal.

So, how do we use it?

First, we need to set a credit limit. This depends on your goals. How much do you want to save each month? $1,000? That’ll be $12,000 a year, which is a good amount.

To do this you’ll need to set your limit to $1,000 less than your paycheck. For example, if your paycheck is $3,000, you’ll set your limit to $2,000 per month. This means your
spending is now capped at $2,000 and you’ll be guaranteed to save $1,000 every month. How do we make sure that happens?

**STEP 5: USE THE CARD TO PAY FOR EVERYTHING**

Using a credit card doesn’t require any cash, which means you can buy everything you need while all your savings can stay safely in the vault earning interest. I used to purchase $1 packets of gum on my Mastercard. The store owner might not be happy, but that’s not your problem.

(There’ll be exceptions here, but use your common sense. If you can’t put your rent on a credit card, put the cash for it aside on payday and adjust your credit limit accordingly).

This card is also your personal spending control officer. It makes sure you watch what you spend, because once you hit your credit limit you’re out of money for the month.

**STEP 6: ANALYSE YOUR SPENDING**

This is important.

Some people record all their spending in a notebook or phone app. With this approach that won’t be necessary. Assuming you’ve used your card for everything, your card statement will be a record of every single dollar you spent that month - there’s no need to record it elsewhere.
This makes it easy for you to see where your money went. Sit down and analyse this statement with a highlighter. Add up the cost of all the “wants” you bought (i.e. all the things that weren’t on the “needs” side of your list from Step 2). How much did you spend on ice creams, cans of Coke and movie tickets? Chances are all that stuff added up to a few hundred dollars. As time goes on, you’ll get better at resisting the urge to buy these things.

Analysing your spending is probably the most important step of saving. How many times do you hear people say, “Gosh, I’m really trying to save some money, I just don’t know where it all goes!” Well, now you know exactly where it all goes, so no more excuses.

**STEP 7: RINSE AND REPEAT**

Payday comes around. In our example, a fresh $3,000 would come into the bank account. Pay off your credit card, which will be $2,000 at the most. Send the leftover $1,000+ to your savings account.

Your bank account is empty, your credit card back down to zero, and there’s an extra $1,000 in your travel fund.

So, this is how I did it. You’re welcome to manage your savings in any way you choose, but this can be a template if you’re unsure of where to begin.
As you can see, the magic formula here is that we are spending less money than we earn, which is the very definition of saving. If you manage to do that it will literally be impossible to fail.

Note: You should never be paying interest on your credit card. Most credit cards give around 50-55 days interest free, so as long as you’re getting paid monthly you should never be in a position of late payment. Make sure you pay it off on time.

Bonus points: Set your credit card limit as low as possible. When I first started working, my limit was $500. That was near impossible but it was fun to challenge myself. I soon increased it to $1,000 and later to $1,500, but I saved a lot those first few months.

Bonus bonus points: Can you find a credit card that has zero fees AND earns frequent flyer points? Get it!

**STEP 8: REWARD YOURSELF**

You’ll soon realise that saving is no joke. It’s hard work, so make sure you give yourself credit when you’ve done a good job.

For example, when your savings account hits $5,000, maybe take an extra $200 off your paycheck to blow on something fun that month.

When it hits $10,000, buy a new pair of shoes.
When it hits $20,000, go on a $500 shopping spree.

When it hits $40,000, take a $1,000 holiday somewhere.

It’s always nice to have something to look forward to.

**STEP 9: LIVING WITHIN YOUR MEANS**

When I share this strategy with people they often ask, how did you manage to only spend $500 a month? Did you starve? Did you shrivel up due to a lack of beer? Did you steal ketchup from McDonald’s and siphon petrol out of other people’s cars?

But it’s really quite simple - you just need to stop buying crap. For example:

- I didn’t have a smartphone. While most people in my office had their $1,000 pieces of precious metals, I had one of those Nokia things with actual buttons on it. I didn’t have internet on my phone, and I didn’t have a contract. It cost me around $6 a month - $72 a year.
- I didn’t buy clothes. In fact, for most of my time as an office dweller I only owned one suit and one pair of shoes which I wore every day.
- When I started getting serious I bought lunch from home, usually tuna, rice and a bit of fruit. That’s around $3. Before that I was spending almost $15 a day buying lunch from cafes.
I lived at home with my parents. People at the office used to make endless fun of me about this, but I shrugged it off. I saved almost $8,000 a year in rent. Over 3 years, that’s $24,000 – more than half my savings.

I didn’t have a gym membership – I just did basic home workouts saving myself around $1,000 per year.

I almost never indulged in other luxuries such as massages, dry-cleaning, concerts, weekend holidays, and pretty much anything else that required spending money.

Living like this can be hard, especially with the constant social pressure we have to spend. For example, while saving my fund I decided to stop eating out for lunch and bring tuna and rice each day instead (around $3).

Assuming I worked 250 days a year and was spending $15 on lunch each day, that worked out to savings of around $3,750 a year.

I also quit drinking. Assuming I went out every Friday night and spent $100 on dinner, drinks and a late night feast, this would save me around $5,200 a year.

Savings boost over 3 years from both? $26,850.

(Once an accountant, always an accountant).

Any time workmates would invite me out for lunch, I’d tell them I was busy or had other plans. Any time I’d get invited out for drinks, I’d just tell them I don’t drink anymore. I
was called names, heckled, constantly barraged by people trying to get me to break my goals – it was ridiculous.

Often it’s in good fun and light-hearted, but this type of peer pressure can get to people. Luckily I’m a stubborn guy and this made me even more motivated to continue my quest.

The point of the story is, saving money requires you to heavily tone down your social life, so you will receive a fair amount of social pressure. Nights at clubs turn into afternoons of playing Monopoly. People will try to guilt trip you into going to parties, buying new clothes and going on holidays.

Some advice - if people can’t understand you have a goal bigger than getting drunk and spending your weekend hungover, they’re not worth your time.

Don’t let people like this get in the way. Be proud of your goals. Your real friends will be happy to chill with you over a home-made milkshake any day of the week. Staying in touch with friends does not have to equal spending hundreds of dollars living the high life.

**STEP 10: DON’T WORRY ABOUT ME, SET YOUR OWN GOALS, AND BE PROUD OF WHAT YOU SAVE**

People often look at me in disbelief when I tell them how much I saved. In fact, it is these people that partly inspired this book. Let’s not get things mixed up; I was lucky. I lived at
home with my parents where I had almost no expenses. I didn’t need to pay for rent, electricity, groceries, internet etc. I don’t have children, and I live in the lovely socialist New Zealand where medical care is free and wages are generous by world standards. I don’t want to hide behind any of that.

However, nobody is saying you need to save as much as I did. If you can manage to save 10% of what I did, that’d be enough to get you on the road and living the beautiful traveller’s life. There are plenty of tips on my blog that will show you how far that much money can go, and soon we’ll be discussing how to keep earning once you get on the road.

The problem with saving is it’s so easy to talk about but so hard to do. **Find the reason you want to save and make it a priority.** Consciously justify each purchase you make. There’s always pressure to spend, but don’t let silly things like that get in the way of your dream. Assuming your goal is to travel the world, sacrificing a few nights out with the guys will seem like nothing when you’re finally partying every night in Asia on the world’s most beautiful beaches, drinking $1 beers, living without alarm clocks and making friends from all over the world. Trust me - it’s worth it.
MY MATHS: HOW I WENT FROM 0 TO 45

You’re probably wondering, how exactly did that money stack up for me?

Here’s a breakdown:

I was employed out of university and worked full time for 3 years and 2 months. My starting pay check (after student loan payments, tax and other deductions) was around $2,600 a month. Let’s do some math:

First year net income ($2,600 x 12 months) = $31,200

In my second year my average paycheck increased to around $3,000 a month.

Second year net income ($3,000 x 12 months) = $36,000

In my third year, my paycheck increased on average to around $3,400. I also took 2 months off during this year.

Third year net income ($3,400 x 10 months) = $34,000

In my final 2 months of work, my paycheck increased to around $3,800 per month.

Final 2 months net income ($3,800 x 2 months) = $7,600
First year $31,200
Second year $36,000
Third year $34,000
Final months $7,600
Total received $108,800

You can see above the total paid into my bank account during those 3 years was roughly $109,000. That means I had to save around 40% of it to accumulate $45,000 in savings.

Over my short lived career, that works out to around $1,250 per month. You’ll notice that even on my first day on the job that’s less than half my paycheck. By the time I quit my job I only need to save around 35% of my paycheck. It’s not impossible.

Not all of you live in New Zealand so it’s possible you’re earning much more/less than this. I’d encourage you to look at it from a percentage angle. If you’re earning double what I earned, aim to save double. If you earn 10% of what I earned, aim to save 10%. And remember, it’s not a competition – just focus on controlling your spending and saving more than you did the month before. Keeping your goals manageable and relative to your own situation is the most important thing.
**SUMMARY**

Hopefully, you’ve made it this far. I know you probably hate reading about money, but saving will really help you once you get out there on the road. Remember, there is nothing new here! It’s just typical savings advice you’ve probably heard many times before – keep your money in separate accounts, closely monitor your spending and live within your means. My background is in finance so I’m familiar with money related stuff, but nobody needs a degree in accounting to follow this. Stay committed, don’t succumb to peer pressure and keep your eye on the prize. The sacrifices you make at home will all be worth it once you get out here.

**CHAPTER 2 TO-DO LIST**

1. Set up your offline savings account.
2. Get yourself a zero-fee credit card (if you spend a lot, it might be worth getting a rewards card). If you’re not interested in a credit card, a debit card will suffice.
3. Set your monthly savings goal and set your credit card limit accordingly.
4. Stop buying crap and keep your spending under your limit.
5. On payday pay off your credit card and transfer the remaining balance to your savings account.
6. Analyse your spending and learn to reduce buying “wants”.
7. Rinse and repeat.
Again, before you move on to Chapter 3 start making some progress on the actions laid out above. Perhaps start by finding an offline savings account, looking through some credit cards, and finishing your needs and wants list. I’ve done a bit of research for you on the special resources page, but it’s simply impossible for me to find options for every single country out there. For this section, you’re going to need to do a little digging yourself. I’d start by browsing the major banking websites in your country and going from there.

Click here to visit the resources page.

We’re 2 chapters down. When you’re ready, head down to the next page and we’ll get started on Chapter 3.
CHAPTER 3: SET UP NEW INCOME STREAMS

So you’ve sold a bunch of crap and you’ve got a nice little savings plan in place. Things are looking up.

Now onto the fun stuff. It’s one of the most common questions I get from readers – how do you make money on the road?

There are many ways, but I want to start by discussing the ones you can start on while you’re still at home. After all, you’re no longer spending your weekends drunk and hungover, so you should have plenty of spare time. The information here will be brief, because if I go into too much detail you’ll end up with a very severe case of information overload. My goal here is to spark some ideas in your head, after which you can decide which ones you like the sound of and start doing some research of your own. Here we go:

FREELANCING

A freelancer is someone who is self-employed and not committed to any employer. For example, a freelance web designer might design websites for various different companies but won’t be permanently employed by any of them.
For a traveller this is an ideal arrangement. It allows you to work from anywhere with just your laptop and an internet connection. Think about that – a successful online freelancer can literally travel 365 days a year.

I freelance as a writer, but many people out there freelance as consultants, graphic designers, web designers, assistants, typists, proof readers, social media managers – the list goes on and on. What skills do you have that you could offer people? Whatever they are, I’m certain there is some way you can tailor them to the freelance industry.

Perhaps you’re a sports coach. That means you’d be qualified to write for health and fitness blogs, magazines, coaching courses, email newsletters etc. Or, maybe you’re a receptionist. That means you’d probably have the ideal skillset for doing virtual assistant and data entry work. Maybe you need (or want) to up-skill or do some research, but whatever your skills are I’m certain they could be applied to an online freelancing role.

Many people think freelancing isn’t a great option because they see it as no more than swapping your job at home for a new job on the internet. However, I think it’s one of the best ways to earn money while travelling, at least at the beginning. Here’s why:

- You can do it from anywhere.
- You will be working for yourself, which means you retain your freedom to travel and work when you want.
- It’s quasi-entrepreneurial, as you will need to find your own clients, set your own rates and create your own deadlines. These are great skills to develop.
• It is a fantastic way to network with other entrepreneurs.
• Eventually, you’ll want to start your own venture. Your experience as a freelancer will be invaluable when you become the person doing the hiring.

To detail my experience in freelancing, I wrote this blog post which has all the details on how I got started. I made around $4,000 in my first month, so the earning potential is definitely there. When you’re ready, head over there and read through it; it should tell you everything you need to know.

**ONLINE SELLING / ECOMMERCE**

Selling goods online is another option to earn a second income, and a great introduction to the world of e-commerce. I’ve been doing this since I was a teenager and have made a good amount of money from it.

The easiest way to get started is to use an auction website like eBay. We’ve already talked about this in Chapter 1: Sell All Your Crap. The huge plus from that chapter (assuming you actually took my advice and sold all your crap) is you now have an online selling account with a collection of positive feedback. In this arena, your reputation is everything.

To illustrate how to make money selling goods online, I’ll take you through the stages that I went through which will hopefully get some ideas firing in your head. Of course
there are many other strategies out there, but use these examples as a launching pad for your own possible ventures:

**STAGE ONE – WHERE IT ALL BEGAN**

Back when I started (when I was around 17) I was a retired Pokémon card extraordinaire (a trading card game, for you older folk). I had spent many hours and dollars on my card collection and knew a lot about the game, such as which cards were valuable, which ones were rare and which ones people paid a lot of money for. Many rare editions of cards were not being sold in New Zealand, but could be bought for reasonably cheap in the USA on eBay. I spent $200 on a couple of boxes and had them shipped over (at the time this was a lot of money for me). Once they arrived I listed them up for sale on Trademe (New Zealand’s version of eBay) and the first batch sold for well over $500 within a few weeks. Needless to say, I did it again...and again. I tested various ways of selling, such as offering different deals and combos, and found out which sets were popular and which ones weren’t. Eventually, the Pokémon phenomenon died out and so did my business, but that didn’t matter. The important thing was I had found a system that worked, and all I needed to do was find a new product.

**STAGE TWO – FLIPPING SECOND HAND GOODS**

One day I was looking to buy a Playstation game on Trademe, and the only person selling it had it as part of a huge game collection. I just wanted that one game, not his entire
video game collection. When he refused to sell the game separately I just decided to buy it all. I kept the game I wanted and listed everything else back online to sell.

I made a huge profit. Because I’d listed everything individually and not as one big collection, people had been more willing to buy and pay higher prices. That got me excited, and I started buying every Playstation auction I could. Size didn’t matter, in fact the bigger the better. A typical auction would be a console and 10 games for around $300. I’d sell each game individually for around $20-$50, the console for $150 and any spare controllers and accessories for whatever I could get. Some auctions I made a profit of $50, others $500. Most days I didn’t even make it to university. I’d spend the mornings at the post office sending off items I had sold and browsing new auctions to flip, and the afternoons in my bedroom “testing” all my new merchandise. My room was overflowing with Xboxes, Playstations and Nintendos – a dream come true.

**STAGE THREE – EXPANDING**

Once the game overload got boring, I wanted to try something different. That led me to start flipping DVD collections as well. People would sell collections of 100 DVDs for as little as $500. I’d split them up, sell them for $10-$20 each and easily double my money. This went on for several months, and now not only was my room full of video games but movies as well. Obviously, my grades at university were suffering. A teenager with a DVD and video game store in his bedroom? I was like a crack addict living in a drug lab.
STAGE FOUR - STREAMLINING

Soon I got sick of searching auctions every day looking for new stuff to sell. It was taking over my life and I started looking for ways to streamline everything. On a whim, I contacted the local DVD distributor and asked them to supply me. After a bit of to and fro, they agreed but said I didn’t qualify for credit and would need to buy everything in cash. At the time I didn’t even know what that meant.

The margins were not great, but with my new account I was able to order brand new DVDs at wholesale prices and have them delivered straight to my door. Instead of spending several hours browsing auctions in the mornings, I could now just send a quick email and have a whole box of DVD’s on the way to my house. I also set up an account with the local courier, which allowed me to simply leave packages at my front door and they would pick them up each day. Finally, I had an online selling business that only required a couple of hours work each day and didn’t even require me to leave the house.

STAGE FIVE – FINDING SMALL GAPS TO FILL

The great thing about New Zealand is we’re so far removed from the world that finding gaps in markets can be quite easy. For example, when I was a kid my favourite movies were the Mighty Ducks movies. I’ve seen the entire trilogy too many times to count. However, when I started looking for them in New Zealand I couldn’t find them anywhere – I checked department stores, DVD stores, online stores, everywhere, and nobody had
it, yet the trilogy could be bought as a box set for around $20 on Amazon. Sensing the
opportunity, I ordered one for myself and another 3 to try and sell. Within a couple of
weeks all 3 of them had sold for over $50 each. As they’re such fine pieces of cinema, I
don’t know why I was surprised. Of course, I continued bringing them in from Amazon
and selling them, and I would guess I’ve probably sold at least 20 of them over the years.
That’s a cool $600 in profit for not really doing much, and had I found the time to look
for similar products and scale this up those profits would’ve easily multiplied. Finding
these little gaps and niches are quite profitable if you take the time to look for them.

STAGE SIX - IMPORTING

During a trip to Africa, I started using a multipurpose headwear called a “Buff”. It’s like a
bandana/scarf/necktie/headband all in one. Check them out, they’re pretty cool. The
only problem is the price; here in New Zealand they cost about $40.

When you look at a Buff, it’s hard to imagine they would cost $40. It’s just a piece of
cloth, around 30cm long. I suspected that surely they only cost a few cents to make, and
went looking for a similar product on Alibaba.com.

If you haven’t used Alibaba before, it’s the mecca of online selling. It’s a Chinese
wholesaling website, and since China is the hub of all things made you can find
practically anything on there. In fact, if you can’t find it there, you probably won’t find it
anywhere. As for my Buff, I found an almost identical product for $1.30USD, and even
found a seller who offered free shipping to New Zealand (wow!). Immediately I ordered a batch of 24, which cost me $32.

They arrived within 2 weeks and I immediately listed them for $11 each. A few sold, and then I dropped the price to $10 and then to $9. After 6 weeks, I only had 8 left. Even with those unsold, I’d already made a profit of $140, a return of almost 440%. Imagine the possibilities of scaling that up and moving the decimal place over a couple of spots. Not bad, right?

YOUR TURN

Why have I shared all these stories with you?

To show you how many different angles there are, and how easy it is to get started. Building an online ecommerce business is not complicated. You can order items from overseas, source brand new items in your own country or just flip second hand goods. The trick is to start small, find items that are good sellers and then slowly scale up. You’ll also find it’s actually a lot of fun (at least in the beginning), and doesn’t require a big initial investment.

There are a few more possible steps to this, including outsourcing everything to a third party and building your own website/online store, but I haven’t taken it that far. For me, this is just a fun way to make a few extra dollars, and it’s not difficult at all. Trust me, if I
can do it, you definitely can. It might be just what you need to bring out the entrepreneur that’s been hiding in you.

Moreover, it can be the perfect launching pad for developing an online business to sustain you once you do start travelling. By pursuing basic ecommerce ventures like the above, you’ll learn about receiving and sending payments online, moving products globally and some basic sourcing ideas – all awesome skills for the aspiring nomad.

**BLOGGING, WEBSITES AND INTERNET BUSINESSES**

Buying and selling goods is not the only internet business out there. In fact, there are many popular websites, some of which you probably visit daily, that earn millions of dollars and you don’t even know it.

By starting your own website, blog, or online business, you can also get a slice of that pie. How?

Here are the three most popular ways of building an income as a site owner.

**GOOGLE ADSENSE**

Google AdSense has revolutionised how people advertise online. If you have a website, you can simply go to [Google’s AdSense page](#) and apply for an account. Once they review
your site and you are approved (can take a few weeks), you’ll be able to insert advertisements onto your site.

The ads that are shown will be targeted to your visitors and their interests (or cookies). If someone visits your site from Poland, Google might show an ad for a Polish bank. If someone visits you from Thailand, they might show an ad for a Thai travel agency. Clever, right?

Now, the money part. Whenever someone clicks on that ad, the advertiser will pay Google and Google will then pay you. It might only be 10 or 20 few cents, which means advertising based sites are largely a numbers game. If your site is getting millions of visitors (like Buzzfeed, Reddit) – even if only 1% of your readers click, that’s still a serious payday.

If you want to see an example, I’ve included some Adsense ads on my resources page for you to look at. I’m sure you’ll have seen them before on other sites around the web. I personally don’t use AdSense a lot, but that doesn’t mean it won’t work – some people make good money off AdSense and if your website’s traffic is large enough, you can too.

AFFILIATE MARKETING

Throughout my website, and even this book, are links known as “affiliate links”. These are links that take you to another page, and if you buy something from that page I will earn a small commission.
For example, this is an affiliate link for Amazon:

http://www.amazon.com/?_encoding=UTF8&camp=1789&creative=9325&linkCode=ur2
&tag=breontheroa-20

If you look closely you’ll see the “breontheroa” identifier near the end of the link. If you click that link and purchase something on Amazon, they will trace that purchase back to me and I’ll earn a small commission (usually about 4%). So, if you buy something for $10, Amazon will pay me 40 cents for referring that sale. This is known as affiliate marketing, and is one of the most popular ways for websites to make money.

So where do you begin?

First you’ll need to apply to an affiliate program. The resources page has some places you can start with.

Then you’ll need to find a product you want to promote. Some popular products/services are hotel booking sites like Booking.com, software products like website tools, or information products such as ebooks and courses.

Then you need to promote these links to your audience. You can do this by writing reviews, or creating a resources page with affiliate links to the services you endorse (on my blog you’ll be able to find examples of both). You can also advertise through mediums like Facebook to bring people to your site, or market products to an email list.
When it comes to affiliate marketing, the most important thing is to stand behind the products you are promoting. For example, on my blog I have affiliate links for websites like Agoda and Skyscanner. Are there other websites that offer higher commission rates? Yes! A lot. In fact, Amazon’s 4% is probably one of the lowest in the industry. But I promote these sites because I use them often and can vouch for them. They’re honest recommendations. Once readers suspect you’re promoting products just for the money, they’ll lose faith in you very quickly.

For this reason, it’s always a good idea to disclose your affiliate links. If you go to my Resources page, which has several affiliate links, you’ll notice a disclaimer in red at the bottom of the page. Transparency in affiliate marketing goes a long way.

SELLING PRODUCTS AND SERVICES

Instead of promoting other people’s products and services, you could create your own. Everyone is an expert on something. How do you spend your free time? Sitting around playing video games? Then you’re probably an expert on gaming (or at least on one particular game). Do you know how many people out there are making money selling game guides and walkthroughs? A lot.

But what if you have no free time because you’ve got 8 kids and spend your whole life running around after them? Then it sounds like you might know a little bit about parenting. Enough to start a blog and sell an e-book about it? Probably.
You can see where I’m going with this. Everybody has knowledge that is of value. Do you have a job? Then you have skills that someone is willing to pay for. Perhaps you can start using them to make money for yourself, instead of just for your boss.

Take this book for example. The fact that you’ve made it this far means there’s some valuable information in here. I decided to give it away for free, but could I have sold it if I wanted to? Yes, I believe so. Maybe only for $5 or $10, but if I sold 100+ copies that would all start adding up. And, this is the first book I’ve ever written in my life. I managed to finish it and get it into your hands, and guess what? No magic recipe was required. That means I’m 100% sure you can do it too.

WHERE TO BEGIN?

Getting started is the hardest part. Start with a topic you’re passionate and knowledgeable about. Then research other blogs and websites in that niche and see what they’re doing.

Let’s say you’re crazy about yoga. Do a Google search for yoga blogs and look through some popular sites. Do they have advertising? Do you see any affiliate links? Are they selling their own products? Look them up on Amazon’s Alexa.com and see how popular they are and how much traffic they get. Maybe even send them an email to introduce yourself and ask them (tactfully) if they’re making a decent income. They might ignore you, but it never hurts to try. If people email me and ask the same question I always try to respond with a helpful answer.
After some research, think about how you could create your own website and write down all your ideas. Maybe you enjoy healthy eating, so you could start a blog on the benefits of eating raw fruits and vegetables. To monetise the site, you could include affiliate links to blenders and healthy foods on Amazon. You could supplement that with a few AdSense ads around your website. Then, you could start writing an e-book about the benefits of raw veges and promote that to your audience.

Or, maybe you were once overweight and managed to get back into shape, meaning you could blog about weight loss and promote affiliate links to weight loss programs. You could write a book about the weight loss techniques you used and sell it to your readership. You might even start an email newsletter and include a few affiliate links in there every other week.

For me, I write about travel. I promote various travel services I use, such as hotel booking sites, on my resources page and in a few other places. I have a premium ebook for sale. I sell writing services to other companies and websites. There’s no magic formula. I’ve just done the same as others before me.

As you can see, the possibilities are endless. The important thing is to start. You’ll make mistakes, sure, but that’s all part of the fun. You won’t believe how crap my website looked when I first started it, but I slowly learned how to make it better (and I’m still learning!) As fellow travel blogger Christine Ka’aloa says, “Just jump and figure it out on the way down.”
So, we’ve gone through a few ways of building income online that you can get started on while you’re still at home. Which is best?

Affiliate marketing and AdSense can take a while to generate income. Don’t start a website and expect to be counting dollars in the first couple of months. Producing your own product will probably take even longer. However, I would encourage you to start a blog or website anyway, if not for anything but to build a creative outlet for yourself. Building something of your own from the ground up is an extremely rewarding process, and will be an excellent introduction to how websites and the internet work.

Online selling has the ability to generate an income almost instantly, but if you decide to go nomad operating this business becomes far more difficult. You will almost certainly need to deal with third parties which is challenging. However, this is still a great way to make extra dollars on the side while you’re still at home saving for your trip, and if you do decide to continue it on the road it definitely is possible. Why not try and ‘flip’ an auction - buying a big bundle of second hand stuff and trying to sell it for a profit. It doesn’t require a lot of money, and if you’ve got a knack for it it can work out quite well for you.

Freelancing is another option. It is completely location independent, meaning you can do it from anywhere. You have the ability to start earning money instantly, and there are no
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startup costs! An income stream like this is so valuable for a traveller to have, so starting your freelance career early will do wonders for you once you get out on the road.

MORE WAYS TO MAKE MONEY ON THE ROAD

Let’s assume you’ve left home and you’re now a full time nomad. You’re bored with freelancing, your affiliate sales are dwindling, nobody’s clicked on any of your AdSense ads for months and your savings account is getting alarmingly low. What else can you do?

TEACH ENGLISH

This remains one of the most popular ways to earn money and travel at the same time. The key markets for this are in Asia, most popularly China, Korea and Japan. I’ve personally known people to earn anywhere between $500 to $5,000 per month, but Korea seems to be the country with consistently high rates. South America is also popular, although salaries are far lower. There is also work available in Europe, although most opportunities will require you to be from an EU nation for visa purposes.

WORK AS A TOUR GUIDE

English speaking tour guides are in demand all over the world. Whether it be for a walking tour or a 30 day tour across a continent, there will be a position available to you. An old friend of mine from school has spent the last year based in London taking tours all
over Europe, visiting half the continent in the process. He earns a decent wage and tells me he saves around 1,000 pounds a month. The best part? He’s a former accountant, just like me, with no guiding experience whatsoever!

**WORK IN A HOSTEL OR HOTEL**

Almost every major hostel I’ve been to has had jobs on offer. In exchange for a few shifts at the bar or reception, you’ll get a free bed and board, and maybe even a small paycheck. This can be a good option for settling down somewhere and reviving your freelance career.

**WORK ON A CRUISE SHIP**

Working on a cruise ship is a little known gem in the travel world. Salaries are generally good, sitting somewhere around $1,500-$3,000 per month, and there are great perks such as free accommodation, meals, gyms, tours and entertainment. Not to mention you’ll probably be cruising around the Caribbean or the Mediterranean. Not a bad deal at all.

**AU PAIR**

Very popular across Europe and Asia (and sometimes even in New Zealand/Australia), au pairing is just a fancy name for babysitting. You’ll live with a local family and take care of the kids in exchange for a room, food, a few study perks and a paycheck.
WORKING HOLIDAYS

You might work in a bar, as a skydive instructor or as a school sports coach. Gap years have been around forever and many people still use these to kick off their travels. You’ll get the security of a weekly paycheck and a daily routine, all while experiencing a different country and culture. This is particularly popular in my home country of New Zealand.

Getting a working holiday visa can be a challenge and some countries are more welcoming than others. The key here is to follow the process to the letter and make sure you supply every single piece of information that’s requested – no shortcuts.

For a more thorough breakdown of the travel jobs outlined above, I have a blog post titled The Practical Guide To Making Money While Travelling. It includes all the websites, resources and stinky details of the jobs in question.

WHICH WILL YOU CHOOSE?

There are countless more ways to make money while travelling, but I’ve limited this list to things that myself or close friends of mine have personally done. I’m certain they work, and have no problem recommending them for you to pursue.

Your mind is probably spinning with ideas right now. Perhaps you can already see yourself frolicking through Tokyo, freelancing in the mornings and teaching English in the
afternoons. Or maybe you can see yourself taking walking tours through South America, working at hostels for your free bed and spending your evenings building your affiliate sites. Whatever it may be, I’m sure you’re starting to see how long term travel is possible and the many ways you can keep your bank account stuffed while you adventure through the world.

CHAPTER 3 TO-DO LIST

- While you’re still at home, read my blog post on freelancing and start working on building your freelance income.
- Try and flip some second hand goods on eBay or order items to sell from Alibaba.com.
- Research blogs and websites in your personal areas of interest. Look for ads, sponsor messages, affiliate links, and products and services and try and determine how they make an income.
- Set up your own website.
- Sign up for affiliate programs at Amazon and other affiliate sites and apply for Google AdSense. Remember to weigh your expectations here - building a website with traffic takes much time and effort.
- Familiarise yourself with the other methods of earning money that appeal to you. If you think you’d like to teach English, you may want to get a TEFL certificate; if you’d like to do a gap year, you’ll need to research programs and visas and so on.
Remember, all the required resources for this can be found on my special resources page. I’ve listed everything you need to find affiliate programs, build your own website, find freelance clients, get qualified to teach English, find working holiday visas and so on. Click here to go there now.
CHAPTER 4: PLAN YOUR TRIP AND TAKE OFF

So, you’ve sold all your crap. You no longer have 20 pairs of shoes and a huge pile of DVDs you never watch. Your garage is empty. So is your closet.

You’ve been saving religiously. You analyse your credit card statement in meticulous detail and manage to cut your spending every single month. Your life is clutter free, and your offline bank account is starting to overflow. It’s a good feeling.

You have one or two freelance clients. They love you. You’re now earning a few hundred dollars every week. That’s more than enough for food and bed once you start backpacking South East Asia.

You’ve also been flipping antiques on eBay. All up, you made around $300. That’s awesome! One day you’re going to get stuck in Thailand, and that’ll pay for the month’s rent on your apartment.

It took a while, but your blog is up and running. It’s a blog about dogs, or playing piano, or fruit smoothies. Whatever it is, it’s something you love to write about. You just made your first affiliate commission too, of $1. Woop! It’s only going to go up from there.
What else has changed? You’re healthier. You don’t eat McDonald’s anymore. You also don’t care that you only have an iPhone 3 when everyone else has an iPhone 12. You’re starting to care less about material things and more about enjoying life’s simple pleasures.

Sounds like, you’re ready to become a nomad.

Read for your final checklist?

**STEP 1: NOMADIFY ALL YOUR STUFF**

**BANK ACCOUNTS**

If you can, move your money into a bank within the [Global ATM Alliance](#). These banks do not charge you any ATM fees when you withdraw money from selected ATMs overseas. In the long run, this will literally save you thousands of dollars. If an Alliance bank doesn’t exist in your country, see if you can find a bank that offers free overseas withdrawals.

**MAIL**

Where is your mail going to go? The address you have on record with your bank, insurance company and anyone else you expect to receive mail from will need to be changed to your parent’s house, your best friend’s house, or anyone else you can rely on.
CONTRACTS

Your phone, apartment lease, internet, cable, Netflix, car and house insurance and any other contract you have needs to be cancelled. I recommend keeping your credit card – and if you can find one that doesn’t charge foreign exchange fees when you spend overseas I’d definitely consider upgrading to that.

JOIN A FREQUENT FLYER PROGRAM

Make sure you do this before you buy your first plane ticket! You’re probably going to be spending a lot on flights, so make sure you take advantage of the points – they can be very rewarding. The ideal situation is to join one that is linked to your credit card so you earn points on your spending too. Most are free to join.

GET A PASSPORT

Obviously.

SELL THE REST OF YOUR CRAP

You will surely still have some crap in your house, probably stuff like chairs, plates, a TV, a couch. Get back online and sell all this stuff too, or if you’re not leaving permanently, arrange to have it stored somewhere.
BUY A GOOD BACKPACK

The backpack you choose can make all the difference. I am a big fan of the hybrid backpack – backpacks with wheels on the bottom. They’re more expensive, and heavier, but will save your shoulders some punishment. Buy a backpack sized for your body. If you’re a tiny Shakira sized person, you’ll need thinner straps and a shorter, wider backpack that fits nicely on your back. If you’re built like Shaq, you’ll need a longer pack with thicker straps. Go to a hiking store and ask them which style of backpack suits your body – try on a bunch of different ones and see which one fits. Then, note down the model numbers and head online to see if you can find them cheaper, or just buy it from the store if their prices are reasonable. Remember, spending a few extra dollars for a great backpack is a very good investment.

NOMADIFY YOUR BODY

I have several health problems and allergies, many of which require prescription medicine (such as eczema, asthma etc.) so I always need to heavily stock up on meds before I leave home. Remember, the medicine you get at home will not always be available on the road, so make sure you plan ahead for this.

It’s important to make sure your vaccination passport is up to date, especially if you’re planning on visiting South America, Africa or Southeast Asia. In many African airports they’ll be asking for your yellow fever certificates as soon as you walk off the plane.
SO, YOU WANNA BE A TRAVELLER?

Other vaccinations such as Hepatitis and Typhoid are almost universally recommended. Talk to your GP or visit a travel health centre and discuss your needs in depth. Be warned that this can cost several hundred dollars, but it’s worth every cent. I’m a big advocate of scraping pennies on your travels but this is one area where I never take any shortcuts.

NOMADIFY YOUR PHONE

If your phone is locked, get it unlocked while you’re still at home. Sometimes your cell provider will do it for you if you tell them you’re moving overseas. Roaming is expensive and unnecessary in most cases – almost every country I’ve been to allows tourists to buy sim cards and be up and running within 5-10 minutes. To stay in contact with people download the apps for Skype and Whatsapp and tell everyone to reach you through those – the details don’t change when you start using a new sim card, meaning you’ll be contactable on those channels anywhere in the world.

BUY TRAVEL INSURANCE

It’s worth every penny, and leaving home without travel insurance can literally be the difference between life and death. Don’t be a fool. I use World Nomads.

STEP 2: DECIDE WHERE YOU WANT TO GO

Think about it. Are you going for a working holiday, are you planning to teach English, or are you simply going to explore? Do you want to live on the beach? Do you want some
place super cheap? Sun? Snow? Away in the mountains? These are not always easy questions to answer.

If you’re not an experienced traveller it’s a good idea to go somewhere tourist friendly, such as Spain or Thailand. If you don’t like hot weather, you might want to skip South East Asia and head to South America. If you don’t like the cold, you might skip Europe and head to the Caribbean. It all depends. Browse travel blogs and ask them questions – most of them will be more than happy to help you out, including me!

**STEP 3: START PLANNING**

Once you’ve decided where you’re heading, you’ll need to start planning. The following posts will be good places to start:

*A guide to finding the right accommodation*

*A guide to finding a super cheap flight*

*How To Research Your Travel Destinations For Free*

Also, don’t forget to check the visa requirements for your particular passport.
**STEP 4: QUIT YOUR JOB**

This might be the happiest day of your life. Write your resignation letter and plop it on your boss’s desk. Remember to stay on good terms and get a reference — you might need it one day (but hopefully not!).

While the quitting part is all fun and dandy, the important thing here is you now finally have a concrete date for when you can leave. This means you can start booking flights, accommodation, getting in touch with Couchsurfers, planning activities and so on. Exciting, right?

**STEP 5: GO**

I don’t know how long it will take you to get to this point. Realistically, it might be between 12-18 months.

Think about that. This time next year, you could be standing at the airport with your backpack ready to take on the world. I’ve done it, and so have countless others. There’s no reason you can’t be next.
So, you wanna be a traveller?

**SUMMARY**

So, that’s four chapters down and none left to go. Hopefully, this has opened your eyes to a few more possibilities and the idea that there are lifestyle choices beyond a 9-5.

I’ve been on the road since 2011, and this book has been a step by step guide which more or less details how I did it. It’s not exact: I didn’t start freelancing until I had actually started travelling, and as you may know my blog came a lot later than that too. But, all the steps are in there somewhere. Long term travel is not a faraway dream – you can do it, and it’s cheaper and easier than you think. Remember, there is no secret. You work, you save and then you go. Seriously, I’m just an ordinary kid from a tiny country down south, and if I can do it, so can you.

Now I know around 90% of people who read this book will do nothing. They’ll just think, “I’d love to travel, but I don’t want to give up my Netflix and my Starbucks and my Friday night drinks with the girls.” And you know what? That’s fine. But you can’t have it all. How important is quitting your job and travelling the world? Do you really want to do it? Or just kinda want to do it?

It’s up to you.
FINAL WORDS

People look at us full time travellers and think we have some big secret. They think we won the lottery or inherited millions of dollars. It’s not true. Travel is cheaper and easier than you think, and I’m almost certain you’ll spend less money travelling the world than you will living at home in a major first world city. All you need to do is make the leap.

So, where do you go from here? I’ve got one last checklist for you:

1. **Please send me an email** and share your thoughts and questions, and if you’re up for it, a testimonial to include on my site. This is the first book I’ve ever written, so I’d love to hear your honest opinions. [You can contact me here](mailto:bren@brenontheroad.com) or email me at bren@brenontheroad.com.

2. **Head over to my Facebook page** and click the Like button. This is where I share travel articles and blog posts I think are valuable, so it would be great if you followed along.

3. If you found value in this book, **consider making a donation** towards my site on [my Donate page](https://www.brenontheroad.com/donate). Your donations go a long way towards supporting my site and making free e-books like this possible!

4. **Bookmark the special resources page I’ve set up for you** – I compiled this especially for readers of this book, where you can find links to all the tools, guides and websites we’ve talked about.
5. **Get started.** Whichever path you choose, the most important thing is to start. As long as you don’t give up, everything else will fall into place.

Now before I go, please let me thank you for taking the time to read this far and allowing me to share my message with you. This whole blogging thing hasn’t been easy, but I’ve loved every second of it, and hopefully this book goes a little way towards showing my appreciation for all the support I’ve received. You guys have seriously been awesome, and if you keep reading, I’ll keep writing.

Your travel dreams are closer than you think, and I sincerely hope you’ll stop dreaming and start making it happen. If you’ve made it this far, I’d say you’ve already taken the first step.

See you on the road!
Brendan is a former Chartered Accountant from Auckland, New Zealand who left the corporate world behind in 2011. He has since travelled through six continents and is the author of the premium budget travel guide *Triple Your Travel*. You can follow his adventures on his blog at [www.brenontheroad.com](http://www.brenontheroad.com).