BACKPACKING WHILE BLACK Beginner's Traveller



Copyright Disclosure

Copyright © 2021 by Black Girl World Traveller. You are welcome to print a copy of this e-book for your personal use only.

No part of this publication may be reproduced, distributed or transmitted in any form by any means including photocopying, recording, or other electronic or mechanical methods without the prior written permission of the publisher.

Requests should be sent to Black Girl World Traveller:

blackgirlworldtraveller@gmail.com.

The content in this e-book is not professional advice. Black Girl World Traveller makes no representations of the current accuracy of any web information presented.

There are no affiliate links in this e-book. Every product and service discussed are things that I recommend without financial benefit.

Table of Contents

INTRODUCTION	PG. 4
PREPARING FOR TRAVEL	PG. 8
BUDGETING	PG. 13
CREATING YOUR BUDGET	PG. 22
TRAVEL HACKS	PG. 28
SAFETY TIPS	PG. 33
TRAVEL FEAR	PG.34
CONCLUSION	PG. 35

Backpacking While Black

Hi! My name is Shira. I'm Philadelphia and I love to travel, eat, and dance like there's no tomorrow.

I started traveling in 2016 for pleasure and then professionally in 2018. I wrote this e-book because when I first traveling I could only find one blog about black women traveling. I was about to move to Spain and had no guidance. That didn't feel right to me, so I did something about. And here we are 4 years later with my first e-book.

My first international trip was to Cuba in 2016. It was university funded trip and I absolutely loved it! I loved how people in Cuba genuinely admired blackness. I loved seeing the salsa dancing in the streets and I loved practicing my Spanish. After one week there, I was hooked and I knew I wanted travel to be a permanent part of my life.

Backpacking While Black

In 2017 I studied abroad in Ecuador. Even though I was studying, I made it a priority to travel through the country on weekends. Since Ecuador is such a tiny country, I got to see most of the country during my 4 months there. I loved going to sunny Esmeraldas (my favorite part), hiking in the Amazon rain forest, and doing adventure sports in Baños.

A year later one semester prior to college graduation I had no idea what I wanted to do with me. I was lost – but not completely. I had already made up mind to travel no matter what it took. But, beyond my 8 week backpacking trip across Europe as a graduation gift to myself I had zero plans.

And to this day I have no regrets. Sometimes you just have to take the first step and let the universe guide the next few.

Backpacking While Black

Within my first two weeks of backpacking I knew that I was not going home. I applied for my visa to be an assistant teacher in Spain and the rest is history.

There were many difficulties that I encountered along the way, many of which will be discussed in this ebook.

Travel awakened a fiery spirit in me that I did not know I had within myself. I have pushed myself beyond limits I did not know I had. I have traveled to places that I did not know existed. I have eaten food that I could not spell. I have slept in train stations, bus stations and on airport floors, but I have never slept on myself.

I had no idea that travel would teach me so much. I love to travel more than I love to do anything else and I am honored to get to share that love with you all.

Backpacking While Black

In this e-book you will learn:

- How to Prepare for travel
- My current personal budget that I use to fund my travels
- How to create your own personal budget that prioritizes travel
- Travel hacks
- Safety tips for black female travellers
- How to get over your travel fear

I had no idea that travel would teach me so much. I love to travel more than anything else and I am honored to get to share that love with you all. I hope you enjoy this ebook.

You have to mentally prepare yourself for travel.



Get a passport

Your passport is not only a necessity to get into foreign countries - in some countries it is the only form of ID they will accept to do things like purchase alcohol or enter into a nightclub.

I remember studying abroad in Ecuador and being denied entry into a salsa nightclub because I didn't have my passport. It was a bummer but it taught me a valuable lesson.





If you're from the U.S. visit <u>travel.state.gov</u> for the updated list of requirements, fees, and where to send you passport application.

You'll need the application form, birth certificate, drivers license or state ID and a money order to pay the fee.

You have to mentally prepare yourself for travel.



Start a Separate Savings account only for Travel

I recommend opening an <u>American Express Savings</u> <u>Account</u>. This is an online-only savings account that allows you to connect your checking account.

When you want to access your money in you have to transfer your money to a linked checking account. Since there is no ATM card associated with the account you have to think (and wait) before you spend the money.

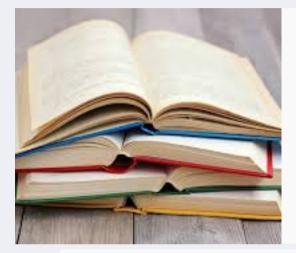




This can deter sporadic spending and most importantly- it will help you think about what you spend your money on before you do.

Also, interest rates at <u>AMEX Savings</u> are always much better than most banks.

You have to mentally prepare yourself for travel.

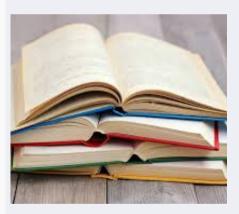


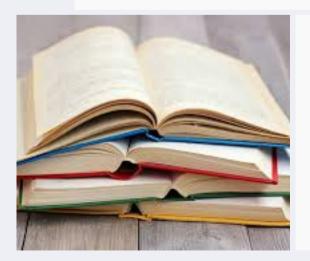
Start Reading

Start reading travel blogs, books, online newspapers, etc.

Some travel blogs I like to read are: <u>https://blackgirlworldtraveller.com,</u> <u>travenoire.com, theblogabroad.com</u>, & <u>oneikathetraveller.com</u>

Those blogs helped me along the way when I first started out. I recommend reading for at least 15 minutes per day. You can also try joining a local book club at your neighborhood library if you want an accountability partner.





You'll need to do a lot of reading and researching when you start travelling.

Remember, a good traveller is one who is thoughtful, well read, and well researched!

You have to mentally prepare yourself for travel.



Make a Travel Vision Board

Vision boards not only outline goals but they also serve as memory pieces. You can track your progress and growth over time and be able to see the places you were able to travel to.

I recommend creating a physical vision board by using markers, canvas board, and newspaper magazine clippings. I find that handwritten goals feel more real and I feel more excited that they can b



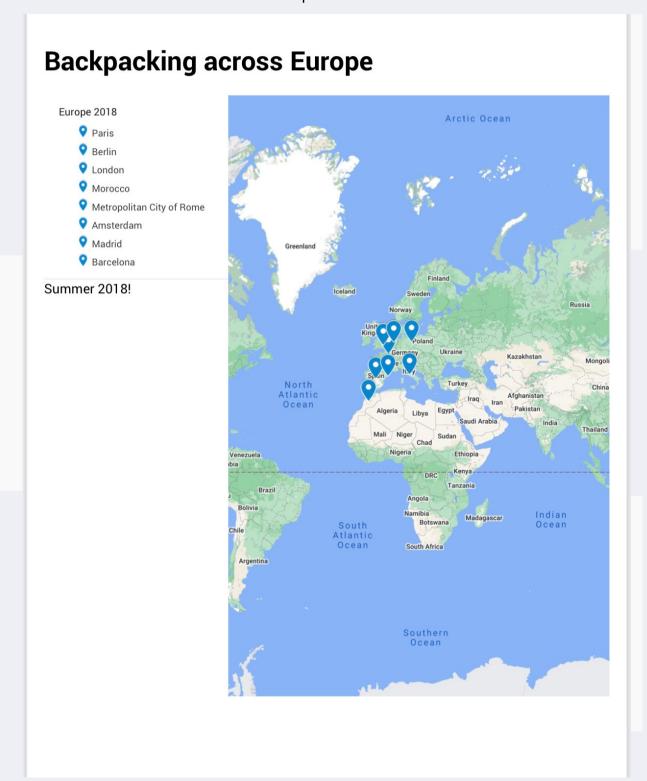


You can create digital vision boards as well.

You can print it out and hang it up for daily inspiration to accomplish your travel goals.

Preparing for Travel You have to mentally prepare yourself for travel.

Here is an example of my first vision board when I backpacked Europe.



Money is one of the biggest barriers to travel, but it doesn't have to be.

Let's review my expenses for the month.

Monthly Pay after taxes: \$2,704.22

EXPENSE NAME

AMOUNT

Rent	\$865
Savings	\$400
Travel	\$375
Groceries	\$250
Hair & Nails	\$250
Me, Myself & I	\$164
Credit Card	\$100
Phone Bill	\$70
Internet	\$55.11

Money is one of the biggest barriers to travel, but it doesn't have to be.

Let's review my expenses for the month.

Monthly Pay after taxes: \$2,704.22

EXPENSE NAME

AMOUNT

Electric	\$50
Subscription Services	\$45.11
Student Loans	\$40
Household Supplies	\$40
Monthly Expenses Total:	\$2,704.22

Let's review this in a bi-weekly breakdown. This is how much I set aside for each expense, per paycheck.

Bi-weekly Paycheck: \$1,352.11

EXPENSE NAME	AMOUNT
Rent	\$432.50
Savings	\$200
Travel	\$187.50
Groceries	\$125
Hair & Nails	\$125
Me, Myself, & I	\$82
Credit card	\$50
Phone Bill	\$35
Internet	\$27.56

Let's review this in a bi-weekly breakdown. This is how much I set aside for each expense, per paycheck.

Bi-weekly Paycheck: \$1,352.11

EXPENSE NAME	AMOUNT
Electric	\$25
Subscriptions	\$22.50
Student Loans	\$20
Household Supplies	\$20
Bi-weekly Paycheck Total:	\$1,352.11

Let's classify expenses as fixed or variable. **Fixed** expenses stay the same. **Variable** expenses change based off of circumstances.

Rent (\$865)

Rent is a fixed expense because it is the same every month. There is no wiggle room with my rent expense unless I decide to move to a new place.

How to reduce: Find a cheaper place to rent, get a roommate, or move in with a relative. None of these options fit my lifestyle.

Savings (\$400)

Savings is a variable expense. It may change based things like (e.g. flat tire, healthcare emergency, etc. I divide my savings between my retirement and emergency savings. I recommend the free online <u>American Express Savings Account.</u>

How to reduce: You should not reduce this expense. The more money you save the more you will have to enjoy and use for emergencies as needed.

Travel (\$375)

Travel is a variable expense. It will change depending on if you are actively traveling on not. However you should always keep travel in your budget line.

How to reduce: Do no reduce this expense. Only seek to increase this.

Let's classify expenses as fixed or variable. **Fixed** expenses stay the same. **Variable** expenses change based off of circumstances.

Groceries (\$250)

Groceries is a variable expense. However, I never spend more money than allocated.

How to reduce: Meal prep. Plan your meals for the week. Make grocery lists. Buy a cookbook. Check out <u>Epicurious</u> for recipe ideas.

Hair & Nails (\$250)

Hair & Nails is a variable expense. As a fashionable traveller I like to look nice. Paying to get my hair and nails done accomplishes both of these tasks.

How to reduce: Get protective hairstyles that last 8-10 weeks. Do your own hair and nails. This will free up a lot of money to spend on travel. What are you willing to sacrifice? Me, Myself & I (\$164)

This is a variable expense. However, self-love is the best love so take care of yourself.

How to reduce: Do no reduce this expense. Take care of you. You could put these funds towards your travel fund if travel is apart of your self care regimen.

Let's classify expenses as fixed or variable. **Fixed** expenses stay the same. **Variable** expenses change based off of circumstances.

Credit Card (\$100)

Credit cards are a variable expense. Try to limit your use of credit cards and aim to pay them off in full every month. How to reduce: Immediately pay it off after you make a purchase. This is a good way to hold yourself accountable and to ensure you are not overspending.

Phone Bill (\$70)

Phone bill is a fixed expense. Make sure you have an unlimited phone plan that includes unlimited domestic phone calling, text messages, and data.

How to reduce: Purchase a local sim card of the country you're traveling to. I did this when I backpacked Europe for 8 weeks & cancelled my home phone plan.

Internet (\$55.11)

Internet is a fixed expense.

How to reduce: Purchase a hotspot. The hotspot will likely not be as fast as your internet router box. Don't forget to ask your internet provider about military and student discounts if you qualify.

Let's classify expenses as fixed or variable. **Fixed** expenses stay the same. **Variable** expenses change based off of circumstances.

Electric (\$50)

Groceries is a variable expense. However, I never spend more money than allocated.

How to reduce: Electricity costs tend to rise during the summertime. Note whatever your highest bill has been in the past for electricity and allocate that amount each month.

Subscription Services (\$45.11)

Subscriptions are a variable expense. Things like Netflix, Hulu, Disney Plus, Spotify, Apple Music are popular examples.

How to reduce: Limit your total number of subscriptions to no more than 3 per month. Ask friends and families for their log-in information.

Student Loans (\$40)

Student Loans is a variable expense. *Sigh* Debt is just apart of American life. The key thing to do here is to limit the amount of debt you take on.

How to reduce: Consider consolidating your debt into 1 monthly payment with 1 interest rate.

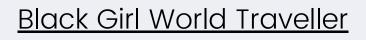
Call your loan provider and ask for a temporary reduction in monthly payments. Take your full deferment period.

Let's classify expenses as fixed or variable. **Fixed** expenses stay the same. **Variable** expenses change based off of circumstances.

Household Supplies (\$40)

Household Supplies is a variable expense. This includes things like laundry detergent, bleach, body wash, hand soap, brooms, paper towels, toilet paper, dustpans, etc.

How to reduce: Buy cleaning supplies in bulk. Come up with a schedule for cleaning. I clean once 1x/ week so I make sure my supplies last me for one month.



You now have a detailed look at what my **fixed** (Rent, phone bill, Internet) & my **variable** expenses are (savings, travel, groceries, credit card, household supplies, student loans, electric, subscription services).

Now let's create your own personal budget. List your monthly expenses:

EXPENSE NAME		AMOUNT
	e.g. Rent (fixed)	

You now have a detailed look at what my **fixed** (Rent, phone bill, Internet) & my **variable** expenses are (savings, travel, groceries, credit card, household supplies, student loans, electric, subscription services).

Now let's create your own personal budget. List your monthly expenses:

EXPENSE NAME AMOUNT

Now let's create your own personal budget.

List your bi-weekly paycheck expenses (or the amount you need to allocate per paycheck):

EXPENSE NAME AMOUNT

Now let's create your own personal budget.

List your bi-weekly paycheck expenses (or the amount you need to allocate per paycheck):

EXPENSE NAME AMOUNT

Now that you have created your own budget write down three expenses where you could see yourself cutting back on in order to prioritize travel. These are most likely going to be variable expenses. This may include things like your subscription services or your hair & nails budget.

Next Step:

Write out the name of the expense that you are going to cut and how much it costs below.



A couple of things to remember about Budgeting:

In my experience, it is easier to start with small things (like giving up the Netflix account) and work your way up than to completely getting rid of an expense. Taking small steps towards your travel goals is better than taking no steps at all.

Travel is a marathon not a race. If you start out with saving \$14 per month for travel pretty soon it will be \$140 per month! We are in it for the long haul. Above all remember that it is ok to make mistakes. Do not beat yourself up if you don't stick to your budget 100% all the time.

Life happens and sometimes unexpected expenses (e.g. health care emergencies) come up. Having a guide to follow will make it much easier to get back on track.

I hope this budget helps you achieve your financial and travel goals. You can achieve anything you want.

Travel Hacks

Finding time to travel can be a hassle. Here are some tips that may make your travel life easier:

01

USE OF VACTION TIME:

Make use of federal and/ or national holidays by taking off the day before and after a holiday.

For example MLK day is always on a Monday. If you are planning to take a trip around the holiday, you should take off the Friday before and Tuesday after. You could travel Thursday evening to your destination and spend at least 3 or 4 days in your destination and still have a day full of rest before having to return back to work on Wednesday.

Another alternative would be to take a sick day. Plan to take your travel Thursday evening, call in sick on Friday and enjoy your trip for the rest of the weekend. You can return either on Sunday or Monday if you are able to take another sick day. At my current job we cannot take more than 2 consecutive sick days before we have to turn in a doctor's note.

Whatever your job's leave policy is - make sure you read it in your employee handbook or ask your HR representative to review it.

Travel Hacks

Finding time to travel can be a hassle. Here are some tips that may make your travel life easier:

02

TRAVEL CREDIT CARDS

You do not need a credit card to travel. However, if used properly you can accumulate enough points to pay for your flights.

Make your credit cards work for you by using the points you acquire to book flights or redeem for cash.

In my opinion the best travel credit card is the <u>Chase Sapphire Reserve</u>.

There are exceptional benefits like:

- Automatically receive up to \$300 in statement credits as reimbursement for travel purchases charged to your card each account anniversary year.
- 3X Points on Dining at Restaurants Worldwide, including delivery services, takeout and dining out.
- Receive up to a \$100 application fee credit for Global Entry or TSA Pre Check.

Note this card will only be beneficial to you if you plan to travel at least 4 times per year.

If you do not have a credit card do extensive research before making a huge commitment.

<u>Remember, credit cards are not necessary to travel.</u> They are a bonus. Always pay off your credit card balance in full every month and only spend what you have in your checking account.

Make your money. Don't let your money make you.

Travel Hacks

Finding time to travel can be a hassle. Here are some tips that may make your travel life easier:

03

CONSIDER GETTING RID OF YOUR CAR

I have learned that you can go more places with your two feet than you can go with four wheels.

Instead of paying \$500 per month for a car payment and car insurance you could allocate some of that money towards travel and using public transportation to get to work.

Prior to COVID-19 I took public transportation to work and took ride shares if I went out with friends.

In terms of groceries you could walk to the grocery stores or use a grocery delivery service.

If you keep your at home expenses low you will be able to live richly on your travels around the world!

Travel Hacks

Finding time to travel can be a hassle. Here are some tips that may make your travel life easier:

04 TRAVEL DURING LOW SEASON

The biggest perk to traveling during off or low season is that there is less people. You'll be able to enjoy attractions, restaurants, museums, and malls without fighting for spots or reservations.

Many countries implement "tourist taxes" during peak travel season which means they somewhere between double & quadruple their prices to get the most money out of you.

It can be a hassle. Trust me.

Traveling during low season in places like SE Asia may mean traveling during monsoon season - as a traveller you must be prepared. Research weather and pack accordingly.

P.S: I have actually heard that traveling during monsoon season can be a really fun adventure and that the rain only happens usually in the morning or one part of the day.

As a personal practice I travel the most during a continent's low season. As a solo traveller I feel the safest when is there is the least amount of people (with the exception of carnivals and concerts)

Travel Hacks

Finding time to travel can be a hassle. Here are some tips that may make your travel life easier:



TRAVEL DURING LOW SEASON

Remember, low season is different in every continent.

Europe: November to March

Southeast Asia: June to October Japan/ China/ Taiwan: November to March India & Sri Lanka: May to August/September

North America: November to March/April

Africa: Morocco: November to February Egypt: June to August Kenya & Tanzania: March to June and October to December Uganda: April to May Rwanda: April to May & November Southern Africa: South Africa: April to September Namibia & Botswana: December to April Mozambique: March to June

Australia: June to August

Work your money. Do not let your money work you.

Safety Tips for Black Womxn Travellers

This e-book would not be complete if I did not dedicate a complete section to solo black female travelers.

There is something special about a woman who chooses to travel the world. You open yourself up to a world full of possibilities.

I won't lie and say that I don't get scared. Even after 24 countries, my stomach drops every time a plane takes off.

I do not believe there is a formula to completely getting rid of fear. I think the trick is to accept that the fear is there, and may always be there and learn how to live with it.

I have experienced everything from intense stares, verbal harassment, and unwanted physical touching. All have made me uncomfortable but the unwanted physical touch scared me the most. I was prepared to fight that night in Marrakech.

As a result, I wholeheartedly believe that every woman should learn some sort of physical self defense (kickboxing, karate, boxing, etc.)

There is nothing more powerful than a woman.

Safety Tips for Black Womxn Travellers

After that experience I was disheartened, but I did not let it stop me. I knew I could not control other people but I could control myself.

I decided to plan my travels extensively and get in lots of activities during day light hours. You can take a look at an example <u>travel itinerary</u>.

Don't get me wrong, I travel at night to restaurants, bars, and clubs if I am in the mood but I always take taxis and drink less than I normally would (if at all) to make sure I am aware of my surroundings.

Ultimately you cannot control how people perceive you. You can only control your actions and not let other people's perceptions control you.

You can do whatever you want. You don't have to answer to anybody.

Conclusion

All of what I have recommended in this ebook I have lived. It takes lots of trial and error but it can be done. Stay consistent and try everyday.

This is what I have done to get to where I am and I hope that it can help you reach your travel goals.

I hope you feel more confident to travel and take on the world. In addition to this e-book, I have created a course that walks you through step by step of planning travel and personal budgeting.

Use code SALE to get the course for 75% off at only \$10.

I hope the resources I provided serve you on journey. I know you will take on the world!

Enroll in the course!

THANK YOU!

