

Andrew Vega: Saving Up To Backpack the World

by Annie Margarita Yang

When I was in Chicago earlier this month, I made a new friend named Andrew. I met Andrew via couch surfing and he was kind enough to host me for one night. "Couch surfing has served as some of the best education I have received," he praised. It's a great way for him to meet travelers who can give him lots of insight on what it's like to go on a world adventure. Plus, it's a chance to learn about different cultures and he'll learn more about a place from someone who actually lives there.

Andrew eventually wants to go on his own long term travel adventures. It's been his dream since he was in kindergarten. Hanging on his family's refrigerator is an older picture of him and his kindergarten teacher, Pamela, who just so happens to be a world traveler herself. Andrew has an insatiable desire to learn new things. He feels like traveling will fill his curiosity and help him discover what the world is like.

When Andrew watched the TEDx video, How to Travel the World With Almost No Money, he was inspired to take action. A dream without a plan is just a wish, so Andrew came up with a plan that he's intent on following through on, because he wants to make his dream a reality. I believe his story is a perfect example of what it means to be frugal and disciplined with money, to achieve the long term goals you want. Today I want to discuss on what Andrew's been doing in regards to his finances and what he's given up to make this happen.

Right now, Andrew works in the tourism industry. He's the supervisor for a team of sales photographers at a souvenir photography company at the Willis Tower, the second tallest building in the United States. (Interesting, right? He wants to travel and he has a job that allows him to meet travelers all the time.) So, he makes approximately \$1,200 a month. It's not much compared to many people, but he's able to make it work. He has approximately \$5,000 saved up for his trip so far and plans to save up another \$4,500 by the time he quits his job in March. Overall, he's aiming for a total of \$9,500 for his trip next year.

One of the things Andrew did was write down his spending, knowing exactly where every dollar was going. He found his cell phone bill to be a bit high, especially for just one phone line. "I went from a \$145 a month cell phone bill to a \$19 a month." He got a new plan that offered the same things: unlimited calling, unlimited texting, and included data. He went on, "I still do the same things on my phone, so I don't feel like I gave much up. Now I just feel great about saving on the things I already use."

Another thing Andrew cut back on was food. "I don't eat out anymore," he said. It used to be normal to spend money on eating out with friends, but he realized that a dollar here and there eventually added up to a lot of money. He added, "Before my frugal lifestyle, I would waste about \$15-\$25 a day on eating out." Today, he eats at home and also brings his own lunch to work.

Andrew's been slowly selling or giving away everything he owns too. I was staying over at his house and I saw his room. You should see his room. It's so bare! And I thought *my* room was minimalist. He barely had any furniture or possessions. He's already in the mindset of only keeping things that are necessary and will fit in his backpack. There are still some items he needs to sell though. Andrew said, "I've yet to sell many electronics I don't need anymore (nobody needs two laptops) and my bike." The money Andrew makes from selling those will go right toward his travel fund to buy gear like a new sturdy backpack and a pair of good hiking pants.

Andrew's also developed frugality. He learned to always prioritize saving and to put his money into his savings first, before allocating it to other areas. He has his checking and savings account at two separate banks so his savings aren't as accessible. (For some that's a good idea. Other people might decide to have it at the same bank so it's easier to deposit to their savings with automatic transfers.) And even when it comes to spending for other areas, he stopped impulsively spending out of boredom.

Doing all this, he doesn't feel deprived at all. Andrew asserted, "I feel great about this. I do not feel deprived at all. I feel fulfilled knowing I am taking control of more areas of my life." His feelings are very similar to many other people who take charge of their financial lives. By being in control of your finances, you're not only affecting your wallet, but also other areas because it's a *lifestyle*. It's not a one time action where you save on something; it's habitual, it's constant, it's routine. You learn discipline, and you can take that same exact discipline to eat healthy, to exercise, to read, to achieve anything.

So what does Andrew do in his free time if he's not spending any money on entertainment and recreation, AND not feeling deprived? Andrew participates in free activities like going to the park or attending a free event in the city. I remember when I was in Chicago with him, we were exploring the Chicago Cultural Center, and there happened to be a string quartet playing free classical music that day. It was quite beautiful and enjoyable. That event was one of the many free events that the center holds daily.

Along with that, Andrew uses his free time to learn new things. He spends most of his time reading. He gets a free education from reading books borrowed from the Chicago Public Library. Also, Andrew's job pays for an online subscription to a Lynda.com, an educational company that offers thousands of video tutorials in software, creative, and business skills. He's been using it to learn coding for developers. It's a good subject to learn if he wants to have location independent income when he travels.

All of this is great work. Andrew's on his way to accomplishing his dreams because he has his priorities in order, and everything he does is aligned with his goals, in terms of both his time and his money. He

did have to give up his old lifestyle and habits, like eating out and splurging. His old friends aren't as close to him anymore either because his values are just completely different now. But Andrew's going what he wants. He's happy and he's living his life like this now because he knows the rewards will be great and well worth it later.

If you want to follow Andrew, you can read more about him on his blog, Awakened Andrew, at <http://awakenedandrew.com>.

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