

Printable checklist + calm decision rules (no misery required).

Decision Rules (read once, then relax)

This is the calm version of budget travel: spend on what keeps you well, and be clever everywhere else.

- Protect the Spine: safety, sleep, functional food, and recovery are non-negotiable.
- Cut big categories first (sleep, transport, food) before you touch the tiny stuff.
- Pick one splurge per place and defend it by cutting low-value extras.
- Use the 70/30 plan: 70% anchored, 30% flexible (prevents panic upgrades).
- Plan for tired-you: add buffer time and one “reset” slot, especially on travel days.
- Kill fees early: baggage rules, ATM fees, roaming fees, and surprise add-ons.

Before you book

- ☐ Choose dates with lower demand (shoulder season beats “deal hunting”).
- ☐ Set a ceiling price for flights and accommodation before you browse.
- ☐ Pick a base that reduces daily transport costs (walkable or transit-easy).
- ☐ Decide your 1-2 “worth it” upgrades (then cut elsewhere on purpose).
- ☐ Check baggage rules and total fees before you hit “buy.”

Before you fly

- ☐ Pack to avoid checked-bag fees where possible (personal item/carry-on).
- ☐ Bring a simple snack plan for travel day (airports are budget traps).
- ☐ Sort payments: one no-fee card, one backup, and a plan for cash.
- ☐ Download offline maps / tickets so you’re not forced into pricey fixes.
- ☐ Confirm airport-to-stay transport plan (late arrivals get expensive fast).

While you’re there

- ☐ Use a daily “big 3” check: sleep, food, move (if one breaks, spending spikes).
- ☐ Food rule: one cheap anchor meal per day (grocery breakfast or simple lunch).
- ☐ Batch paid attractions (pay once, enjoy more — reduce repeat transport).
- ☐ Add a buffer block each day (so delays don’t turn into taxis and upgrades).
- ☐ If you’re tired, don’t improvise. Repeat the cheap routine.

Avoid fees early

- Avoid foreign ATM fee stacks: withdraw less often, in larger amounts (safely).
- Skip dynamic currency conversion (pay in local currency when offered).
- Watch roaming: use Wi-Fi-first + eSIM if needed (don't get hit by surprise charges).
- Track add-ons (tours, drinks, rides) — they're the quiet budget leak.
- Keep one emergency buffer (so one bad day doesn't become a debt trip).

Two quick examples

Use these as “default moves” when you don't want to think too hard.

Weekend city break (2-3 days)

- Book a walkable base (or transit-easy), not “cheapest far away.”
- Plan 1 paid “wow” thing and keep the rest cheap/free.
- Food rule: 2 cheap meals + 1 joy meal.
- Avoid baggage fees: personal item only if possible.

Two-week trip (14 days)

- Move less: pick 2-3 bases max (transit days are expensive days).
- Book weekly-ish stays where you can (discounts add up).
- Add one “reset day” per week (stops tired-you spending).
- Track the big 3 daily: sleep, food, move. Ignore tiny stuff.

”The first principle is that you must not fool yourself — and you are the easiest person to fool.” — **Richard Feynman**

My rule for tools

One good checklist beats five fancy templates. If the tool makes you avoid planning, it's not a tool — it's clutter.