

Digital Nomad 101

For you,
by Michelle Checchi



What's Inside:

The basics of how to **work and travel** around the world on a budget

About

This free guide teaches you the essentials of being a digital nomad. Learn how to:

- Save money to travel (even if money is tight)
- Make money anywhere, using your own skills
- Travel as a digital nomad, with tips for doing it on a budget

(at the end there's even a list of some of my personal favorite resources!)



***Hey,
I'm Michelle***

I travel full-time, and I want to teach you what I know



What is a digital nomad?

(and how can you become one?)

Digital Nomad: Someone who works online & makes their money using digital tools, while traveling. **It is a lifestyle**, not a job itself.



As a digital nomad myself, I can tell you a few things:

- It's **awesome**.
- But no one is going to hand this lifestyle to you.

"Digital Nomad" is not a job in itself. Or if it is, I haven't found it yet. There's no place to "sign up" for this lifestyle, or to apply.

So that means **one main thing for you:**

You're going to have to **create** this lifestyle for yourself.

That may seem intimidating, but I see it as a huge advantage, because you can find or create work in your own field, using your unique skills.

In order to be a digital nomad, you need to **accomplish two main goals:**

1. Make money online, either by being self-employed, or working for others.
2. Travel, or live a nomadic lifestyle.

I have tips, tricks, and advice to help you get there, but ultimately, it's up to you to make it happen.

But I totally believe you can do it,
because if I did it, anyone can.

How to save money to travel

(even if money is tight)

I used to think you needed to be rich already to travel the world. But plot-twist: long-term travel is actually ***much cheaper*** than I thought, when you know how to do it right.

But to get started, saving at least a little bit of money (or more) is wise. Here are the ***three steps I personally used***, despite living basically paycheck-to-paycheck, to save money to travel:

I grew my current assets with a short-term investment account, and contributed to it for more than a year. Even \$25-\$50 dollars a month can become much more valuable if invested wisely. Finding ways to contribute as much as possible can really add up over the course of many months. I use **Ellevest** for my short-term investing, which is specifically geared for women.

I increased my income by working a second job. For a period of time, I was not only working my full-time job in TV, but also scooping ice cream to save money to travel. I looked for a second job that was minimal hours (10-15 a week) with a decent salary, and contributed all of that to my travel fund. Adding to my current income was necessary to save money in my financial situation.

I reduced spending and reigned in my bills. I was originally living in my own apartment, which made it nearly impossible to save money, so I moved in with a roommate, ultimately saving hundreds of dollars per month to travel. I also reigned in frivolous spending for more than a year, saving even more money each month.

You can read more details about saving money to travel in [this blog post](#).

How to make money anywhere

(using your own skills)



Working with a view of the Red Sea

With my small travel fund, I was ready to hit the road. But after 3 months of traveling, I realized I was going to soon run out of money, and would need to return to the US to look for work.

Unless I figured out a plan.

So I started scrambling, and learned **how to make money while traveling**, through digital and non-digital ways.

Here's how I did it:

I found ways to make money online ASAP. Some remote jobs take a little bit of time to build up, but others are immediate “gigs” that you can start doing basically that same day. I have a **little list here**. You probably won't get rich with some of these, but if you need a few extra bucks here and there, these can help you stay afloat.

I started freelancing. This is how I created sustainable long-term income, which I can take anywhere. Nearly everyone has a skill they can use as a freelancer, and it's all-too-easy nowadays to find freelance jobs online. I wrote **this entire article** about finding freelance jobs online. Getting started was much easier than I thought, and I was able to quickly build a revenue stream. I still freelance to this day.

I looked for local opportunities. While traveling, you typically need a work visa to earn money in a country. So firstly, I highly recommend you follow all local laws and regulations, and stay within the parameters of your visa. That being said, I have found some opportunities to make money locally while traveling. Working in restaurants and bars is my favorite, along with teaching yoga classes.

Tricks to travel cheaper

(Do I have enough pages for this?)

Now that you've saved money and you're even able to earn money on the road, let's talk about ways to travel cheaper as a digital nomad. Here are some of my basic **pillars of budget travel**:

PS: You'll find resources listed at the end of this guide

Location: Some places are going to be much more expensive to travel than others, plain and simple, so pick a place (or places) that make sense for your budget. By choosing location and region carefully, you can make your budget last for potentially months longer. Seriously.

Cheap Accommodation: Accommodation can be among the biggest expenses of traveling, so it's important to find ways to stay for cheap or even for free. In costly regions and countries, I almost exclusively stay in hostels, but I also might look on Airbnb.

Free Accommodation: If I'm staying somewhere for a longer period of time (at least a few weeks), I'll look for hostels to do work trades at, to stay for free. This is my absolute favorite. I do this by either finding hostels with formal work trade programs, or just finding hostels that look nice and messaging them online. Nearly every hostel I've ever stayed at offers work trade opportunities. I'll also look at [Couchsurfing](#), if I'm looking to bounce around a little bit and want to stay with someone for free.

Airfare: Airfare will be another expense that can add up quickly. To mitigate airfare costs, I do a few things:

- I take advantage of airline credit cards to get free flights and rack up points. I've traveled internationally for free with the proper use of airline credit cards.
- I buy tickets in advance when I can, and use budget airline resources.
- I travel slowly. I'll spend weeks or months in a place. The more you fly, the more it'll cost.
- I also try to travel to countries which are closer together, which will make the airfare more affordable, or use apps like [Skyscanner](#) to find amazing deals.
- Many airlines offer steep discounts for buying roundtrip tickets, so I do that when it fits into my plans. I also look into trains and buses when applicable.

I don't check a bag: What? No checked bag? For months on end? Yep, you got that right. I travel the world with a 60 liter backpack, and try to bring it as carry-on when I can. This can save you hundreds of dollars when flying, and is all-around easier for getting around.

I get health insurance. It may seem like a non-essential extra, and you may be tempted to skimp on travel health insurance to save the money. But in the long run, it could save you thousands of dollars. Consider it an investment in your wellbeing. **Plus,** my travel health insurance covers other things, such as lost luggage, and I've been reimbursed for hundreds of dollars before. I use **World Nomads** (I'm an affiliate) and **Allianz**. Pro tip: your credit card company or primary insurance company may offer a travel policy option.

Activities: I look for free activities when I can, and spend a lot of time walking around and exploring. Free or inexpensive activities might include: beach time, riding bikes, museums, having a beer, or attending a show. Rarely will I do grand or very expensive activities, which can blow out a budget if done regularly, but I will do something if it's really special.



Prepped for a scooter ride in India



Queen of the veggie burgers

Food: Food can be another big expense, and while I love eating local cuisine, it can be costly to eat out every day. Because of that, I always try to stay in a place with a kitchen, and cook my own food as much as possible. I personally love cooking, and have tons of fun in grocery stores in different countries.

Resource essentials

This is a list of resources, guides, apps and bloggers that I use to travel, and I'm passing along this list to you.

Travel bloggers to follow: These are some of my favorite travel bloggers, and they seriously have **travel routes for every country and region**. Sign up for their email lists, read their itineraries, and ask them questions! Combined, they seriously have done it all. There are also plenty of other travelers you can follow.

[Nomadic Matt](#)
[The Broke Backpacker](#)
[Wandering Earl](#)
[The Points Guy](#)

Accommodation/Work Trade

[Hostelworld](#)
[WorldPackers](#)
[Workaway](#)
[WOOF](#)
[Couchsurfing](#)
[Airbnb](#)

Working Online

[Upwork](#)
[Fiverr](#)
[FlexJobs](#)
[We Work Remotely](#)
[Indeed \(search "remote"\)](#)

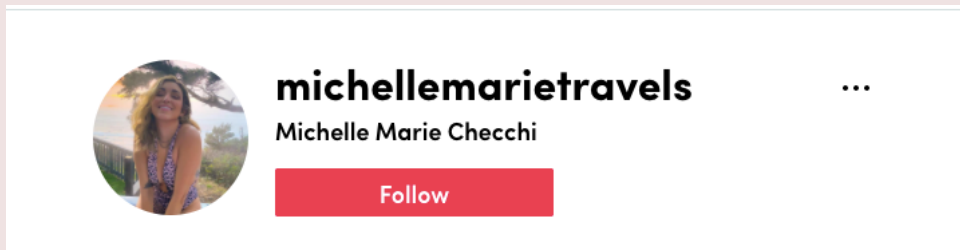
Flights

[Travel Credit Cards](#) (I use a [Delta card](#) and [United card](#), if you use my referral we'll both get points)
[Google Flights](#)
[SkyScanner](#)
[Momondo](#)
[Scott's Cheap Flights](#)

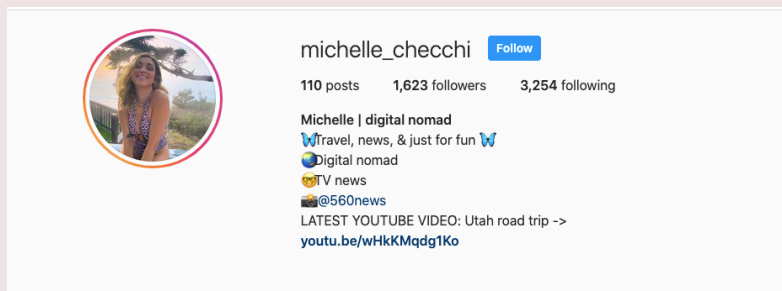
Connect with me

Whether you're an **aspiring nomad** or a **seasoned traveler**, I would love to hear from you. Let's connect, talk about travel, swap tips, and share our favorite places.

TikTok



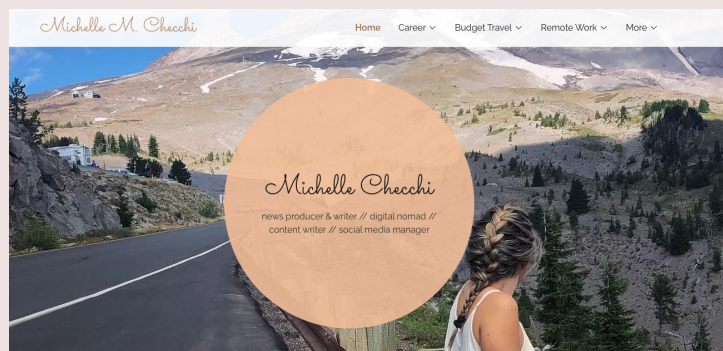
Instagram



Youtube



Website



DMs are always open :)

Safe travels, see you out there