BLACK JOY TRAVEL EDUCATION SERIES

Build Your Travel Budget

Plan with confidence. Travel with peace of mind.

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GLOBAL TRAVEL

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BJGT TIP	This workbook helps you turn a trip idea into a real number, build a savings plan, and track spending without taking the joy out of travel.

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STEP 01

Start With the Real Number

A travel budget works best when it includes the whole trip - not just the flight and hotel. Start by defining the trip, then estimate what each part may cost.

Destination: ____

Travel dates: ____

Number of travelers: ____

Total amount I can comfortably spend:

____

CATEGORY	PLANNED	ACTUAL
Flights / long-distance transportation	$	$
Accommodations	$	$
Local transportation	$	$
Food + drinks	$	$
Tours + activities	$	$
Travel insurance	$	$
Passport / visa / entry costs	$	$
Phone / data	$	$
Shopping + souvenirs	$	$
Emergency cushion	$	$
ESTIMATED TRIP TOTAL	**$**	**$**

BJGT TIP The goal is not to make travel feel restrictive. The goal is to know where your money is going before the trip starts.

STEP 02

Separate Fixed Costs From Flexible Costs

Some expenses are largely decided before departure. Others depend on the choices you make each day. Knowing the difference gives you more control.

Fixed or pre-trip costs

- Flights or train tickets
- Accommodation
- Travel insurance
- Pre-booked tours or tickets
- Visa / entry fees
- Rental car or reserved transfers

Flexible or daily costs

- Meals and drinks
- Local transit / rideshare
- Unplanned activities
- Shopping and souvenirs
- Tips
- Snacks, coffee and convenience purchases

My fixed-cost target

Total fixed costs: ____

My flexible-spending target

Total flexible spending: ____

Flexible spending per travel day: ____

BJGT TIP Once your fixed costs are covered, divide the flexible portion of your budget by the number of travel days. That gives you a useful daily guide without requiring every day to cost exactly the same.

STEP 03

Build Your Daily Spending Plan

A daily budget turns one big number into something you can actually manage while traveling.

DAY	FOOD	TRANSIT	ACTIVITIES	EXTRAS	DAILY TOTAL
Day 1	$	$	$	$	$
Day 2	$	$	$	$	$
Day 3	$	$	$	$	$
Day 4	$	$	$	$	$
Day 5	$	$	$	$	$
Day 6	$	$	$	$	$
Day 7	$	$	$	$	$
Day 8	$	$	$	$	$
TRIP TOTAL	**$**	**$**	**$**	**$**	**$**

BJGT TIP Some days will naturally cost more than others. A museum day may be cheap. A major excursion day may be expensive. Budget for the trip as a whole, not perfection every 24 hours.

My personal spending rule

When I am deciding whether to spend extra money on the trip, I want to remember:

____

____

STEP 04

Create the Savings Plan

Once you know the target, work backward. The trip becomes much less intimidating when the total is broken into smaller milestones.

Estimated trip total: ____

Amount already saved: ____

Amount still needed: ____

Months until final payment / departure:

____

Monthly savings target: ____

Where can the travel money come from?

- Regular monthly savings
- Tax refund or bonus
- Side income / freelance income
- Selling unused items
- Cash-back or rewards used responsibly
- Reducing selected nonessential spending
- Gift money
- Other planned income

BJGT TIP Treat travel savings like a bill you owe your future self. If possible, keep it separate from everyday spending so the money has a clear job.

Savings milestones

MILESTONE	TARGET DATE	AMOUNT
25% funded		$
50% funded		$
75% funded		$
100% funded		$

STEP 05

Protect the Budget

A strong budget includes room for the things you did not plan. Build protection into the number before you leave.

- Add an emergency cushion to the trip total.
- Understand cancellation and change rules before paying.
- Consider travel insurance based on the trip and your needs.
- Keep emergency funds separate from souvenir money.
- Know how you will access money if a card is lost or declined.
- Avoid carrying all cards and cash in one place.
- Review foreign transaction and ATM fees that may apply.
- Keep essential financial contact information accessible securely.

My emergency cushion

Amount reserved for unexpected expenses: ____

My backup payment plan

____
____

____
____

BJGT TIP	An emergency fund is not permission to spend more. It is what keeps a missed connection, unexpected ride, medical need or other surprise from wrecking the rest of the trip.

STEP 06

Track the Trip Without Obsessing

You do not need to stare at a spreadsheet on vacation. A quick daily check can keep the trip on track while still letting you enjoy it.

DAY	BUDGETED	ACTUAL	+ / -
Day 1	$	$	$
Day 2	$	$	$
Day 3	$	$	$
Day 4	$	$	$
Day 5	$	$	$
Day 6	$	$	$
Day 7	$	$	$
Day 8	$	$	$
TOTAL	**$**	**$**	**$**

Quick end-of-day check

- Did I stay reasonably close to today's target?
- Did I spend more in one category than expected?
- Do I need to adjust tomorrow's plan?
- Am I still protecting my emergency cushion?

BJGT TIP Coming in under budget is not a failure to 'do enough.' It means you experienced the trip and kept more of your money. That's a win.

FINAL CHECK

Know Your Number. Then Go.

A budget is a tool, not a punishment. It gives you permission to spend the money you planned to spend - because you already know the bigger picture.

Final trip budget: ____

Amount saved: ____

Emergency cushion: ____

Daily flexible-spending target: ____

Plan the money.
Enjoy the journey.

You do not have to be wealthy to travel intentionally.

Travel is Your Birthright.

A note from Black Joy Global Travel: This resource is for general travel-planning and educational purposes. It is not financial advice. Costs, exchange rates, fees and travel requirements can change. Verify current information with the relevant financial institutions, travel providers and official sources before making decisions.