



I HACKTRAVEL

THE INSIDER VAULT

The Travel Hacker's *Playbook*

Eight exploits we actually use — the upgrade scripts, the method for eating like a local anywhere, the flight system, the money moves, and the arithmetic that makes a trip pay for itself.

DA NANG, VIETNAM · OUR OWN PHOTO, FROM THE 24TH FLOOR

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UNLOCKED

BEFORE YOU READ ANYTHING ELSE

The question that costs you money every trip.

You are paying for something in Rome. Or Bangkok, or Mexico City. The card machine turns around to face you and asks one apparently helpful question.

CARD TERMINAL · ANYWHERE ABROAD

“Would you like to pay in USD or EUR?”

USD — what almost everyone picks

EUR — the right answer

Nearly everyone chooses their home currency. It feels safer. You know what a dollar is, and the machine is offering to do the maths for you.

It is the wrong answer *every single time.*

Choosing your own currency hands the exchange rate to the merchant's payment processor instead of your card network. They pick the rate. They keep the difference. The industry name for it is **dynamic currency conversion**, it is entirely legal, and it is engineered to look like a courtesy.

3–
7%

Typical spread taken on the spot when you accept the “convenience” rate — on every transaction, every day of the trip. On a two-week holiday that quietly outweighs most of the deals people spend hours hunting for.

THE RULE, FOREVER

Always pay in the local currency. Euros in Rome. Baht in Bangkok. Dong in Da Nang. Your card's own network converts at a rate within a whisker of the real one. The same applies at ATMs — if the screen offers to “lock in” a rate or asks whether to convert, decline it and take the local amount.

Ten seconds at the terminal, and most seasoned travellers still get it wrong. There are eight more sections after this one.

Why this isn't another listicle.

Everything in here is field-tested — the exact words we type into a hotel's inbox, the method we use to find where locals really eat in a city we have never set foot in, the settings that catch a cheap fare before it disappears, and the arithmetic that turns a medical bill into a month abroad.

We have organised it as eight **exploits**, because that is really what a good travel hack is: a small, repeatable move that quietly bends the odds in your favour. None of them require elite status, insider connections, or spending more money. Just knowing what to do.

A hack isn't a loophole. It's just knowing the move the rest of the plane doesn't.

One deliberate decision about this guide

You will not find a single restaurant name in here. No addresses, no opening hours, no “our favourite bar in Lisbon.”

That is on purpose. Places close. Chefs leave. Prices double. A guide built on named specifics starts rotting the day it is written, and the reader is the one who finds out — standing outside a shuttered door at nine at night.

So we gave you the **methods** instead. A method still works in ten years, in a country we have never visited, in a language none of us speak. Exploit 02 teaches you to build your own black book — one that is current because you built it this week.

HOW TO USE THIS

Skim it once so you know what is in your toolkit. Then, right before your next trip, come back to the exploit you actually need. The scripts are built to copy, paste, adjust and send.

If something in here saves you money or lands you a better room, send a friend to grab their own copy. That is the whole business model — genuinely useful things, passed along.

— The iHackTravel Team

The eight exploits.

01 Room Upgrades

Copy-paste scripts for upgrades, early check-in and late checkout — luxury hotels, chain hotels and short-term rental hosts. Plus the rebooking move that lowers a price you already paid.

02 Eat Like a Local

The ten-minute method for finding extraordinary food in any city on earth — and how to build a black book that is yours and never goes stale.

03 Never Overpay for a Flight

The four tools by name, the booking window that actually matters, and the search moves that move the price — so you never wait on somebody else to email you a deal.

04 Money on the Ground

The card setup to get right once, and the four two-second decisions at counters and cash machines that decide how much of your money survives the trip.

05 The Trip That Pays for Itself

The honest ledger behind medical and dental tourism, what genuinely qualifies, and the vetting rules we would insist on for our own families.

06 The \$100 Test

Your money does not have a value. It has a location. How to measure exactly what yours is worth somewhere else — and what that buys you in time.

07 The One-Bag System

The packing method, the capsule formula, what we always pack, what we never pack again — and a checklist to run before every trip.

08 Our Favorite Travel Tools

The short list of gear and apps we genuinely travel with. No filler, no padding.

E X P L O I T 0 1

Room Upgrades

The travelers who always seem to land the corner suite are not lucky. They send the right message, to the right person, at the right time. Here are the exact words.

First, the three rules.

Before any script works, the setup has to be right. These three moves matter more than the exact words you use.

1 Book direct, with your loyalty number attached.

Third-party bookings often disqualify you from free upgrades — the hotel sees you as the booking site's guest, not theirs, and earns less on your room. Book on the hotel's own site even if it costs a couple of dollars more. The upgrade, the loyalty night, and the goodwill are all worth more than the difference.

2 Pick low-occupancy dates.

You cannot be upgraded into a room that is not empty. Midweek stays and shoulder seasons leave better rooms unsold — which is exactly the situation a front desk needs before it can hand you one for nothing.

3 Ask 24–48 hours before arrival, then again warmly at the desk.

The magic window is a day or two out, by email, while the next day's room assignments are still being built. Then a friendly, specific, low-pressure ask at check-in seals it. One or two asks — never a laundry list.

An upgrade is rarely a leap to a giant suite. It's a higher floor, a better view, a junior suite — small wins, banked across a year.

WHY WARMTH BEATS ENTITLEMENT

Front desk agents almost always have discretion, and they spend their whole shift being demanded at. A guest who is specific, gracious, and gives them an easy way to say no is the guest they want to reward. Nobody upgrades the person who made their morning worse.

Luxury & boutique hotels.

These properties have real upgrade inventory and staff empowered to use it. Warmth and a specific reason win.

The pre-arrival email — send 24–48 hours out

COPY & PASTE · ADJUST THE BRACKETS

Hi **[Hotel Name]** team,

I'm really looking forward to my stay arriving **[date]** under reservation **[confirmation #]**. We're celebrating **[our anniversary / a birthday / a long-overdue trip]**, and I wanted to reach out ahead of time.

If there's any possibility of a complimentary upgrade to a higher floor or a room with a better view, we'd be genuinely grateful — and of course we completely understand if you're fully booked. Either way, we can't wait.

Warm regards,
[Your name]

Why it works: *it is warm, it gives a real reason, it names a specific and easy-to-grant request, and it removes the pressure — which is precisely what makes staff want to help.*

The check-in desk ask — say it, don't read it

SAY THIS WITH A SMILE

"Hi! I'm so happy to finally be here. If you happen to have any complimentary upgrades available tonight, I'd be really grateful — a higher, quieter floor would be perfect. No worries at all if not."

Why it works: *specific, easy to grant, and gracious. You have handed the agent a reason and an effortless yes.*

TIMING TIP

Check in late afternoon rather than at opening. By 4pm the desk knows which rooms have gone unsold for the night, and an empty better room earns the hotel nothing.

Chain & budget hotels.

Less suite inventory, but loyalty tier and timing still open doors — and chains have something boutiques do not: a published, rule-based benefit you can politely invoke.

AT THE DESK · CHAIN PROPERTIES

"Hi! I'm checking in under **[name]** — and I'm a **[tier]** member, if that helps. If there's anything available in a higher category tonight I'd love it, but honestly a quiet room away from the lift would already make my day."

Why it works: *it invokes your status without demanding it, and the fallback ask (a quiet room) is something they can always grant — so the interaction ends in a yes either way.*

Free tier, no status? Use this instead.

SAY THIS

"I just signed up for **[program]** before booking — first stay with you. Is there anything you can do to make it a good one?"

Why it works: *chains are measured on converting first-time members into repeat guests. You have just told them exactly which lever you are.*

Short-term rental hosts.

A different game entirely. Hosts cannot upgrade a room, but a warm message unlocks early check-in, late checkout, local knowledge, and occasionally a free extra night when the calendar is empty.

SEND RIGHT AFTER BOOKING

Hi **[Host name]**! So excited for our stay **[dates]**. Your place looks perfect for what we had in mind. Two quick things: is there any flexibility on an early check-in around **[time]**? And we'd love any local recommendations you have — we always trust a host's favorites over the guidebooks. Thank you!

Why it works: *you sound friendly and low-maintenance, and you flatter their local knowledge. Hosts reward good guests with flexibility — and great guests get five-star treatment.*

Early check-in, late checkout, and the price you already paid.

The two most useful upgrades of all are not rooms. They are hours of your trip, handed back to you. And the third one is money.

Early check-in

MESSAGE OR CALL THE MORNING OF

"Hi! My reservation checks in today. My flight lands early and I'd love to drop my bags and settle in — is there any chance an early check-in is possible? Totally fine to leave my luggage with you if the room isn't ready yet."

Late checkout

ASK THE NIGHT BEFORE, NOT THE MORNING OF

"Good evening! Would a late checkout around **[1–2pm]** be possible tomorrow? It would make our last day so much easier. Happy to work with whatever you can offer."

Why it works: *asking the night before — when the desk already knows tomorrow's arrivals — dramatically raises your odds versus a rushed morning-of request.*

WHY THE NIGHT BEFORE WINS

A morning-of request lands while the desk is processing a queue of departures. The night before, the same person has time, the next day's arrivals already on screen, and no line behind you. Same ask, entirely different odds.

Rebook the reservation you already made.

Hotel rates are not fixed. They move constantly with demand, and the rate you locked in three months ago is frequently *not* the rate being offered today. Almost nobody ever goes back to look.

1 Book a free-cancellation rate, always.

The non-refundable rate saves a little now and removes every option later. Free cancellation is what makes this whole move possible.

2 Re-check the price about once a week, and again a few days out.

Search your own dates as though you were a new customer. It takes thirty seconds.

3 If it dropped, book the cheaper rate first — then cancel the old one.

In that order, never the reverse. You keep the room, you keep the loyalty night, and you keep the difference.

THE HONEST CAVEAT

Check the cancellation deadline before you touch anything, and re-read the new rate's inclusions — a cheaper rate that drops breakfast or loyalty eligibility is not actually cheaper.

Nobody is going to email you to say the room got cheaper. That is the entire reason this works.

E X P L O I T 0 2

Eat Like a Local

The single biggest upgrade to any trip is not the hotel. It is the food. Here is the exact method we use to find the real thing in a city we have never set foot in — and how to build a black book that stays current because you built it.

How to find extraordinary local food anywhere, in under ten minutes.

This works in any city on earth, in any language, with no prior knowledge. It is the same four moves every single time.

1 Search in the local language, not in English.

Type the local word for the dish you want — not "best restaurant." English-language results are optimised for tourists and reviewed by tourists. Local-language results surface where residents actually go. One paste into a translation app is the entire cost of this step, and it is the highest-leverage thirty seconds of your trip.

2 Read the map, not the star rating.

Open the map view and look for places dense with reviews but set away from the main sights. A 4.3 down a side street beats a 4.7 beside the monument almost every time — the monument spot is rated by people who ate there once, on holiday, and had nothing to compare it to.

3 Look at the photos diners uploaded, never the owner's.

Owner photos are styled and lit. Guest photos tell the truth: real portions, full tables, the actual color of the broth. If locals are bothering to photograph it, it is good. If every photo is of the sign out front, keep scrolling.

4 Ask one local a deliberately specific question.

Never "where should I eat?" — that gets you the safe answer they think a foreigner wants. Ask instead: "*Where do you personally go for [the specific dish] on a normal weekday?*" The specificity is what unlocks the honest answer. Hotel front desks, taxi drivers, and the person who sold you your coffee are all excellent sources.

THE ONE RULE THAT NEVER FAILS

Walk five minutes away from any major sight before you eat. Rent, foot traffic, and one-time customers ruin the food nearest a monument — a restaurant that will never see you again has no reason to be good. Five minutes of walking is the difference between a forgettable meal and the one you still talk about at home.

The black book that never goes stale.

We are not going to hand you a list of restaurants. Here is something considerably more valuable: the system for building one that is current, personal, and correct — because you built it this week, in this city.

Four entries per city. That is all.

Resist the urge to collect twenty places. A black book with four right answers beats one with twenty maybes, because you will actually use it. In every city you visit, fill exactly these four slots:

A The everyday one.

Cheap, close to where you sleep, open when you are hungry. This is the one you return to four times. It is almost never the best food in the city and it is the entry you will value most.

B The one dish this city does better than anywhere.

Every city has exactly one. Find where it is done properly and go there once. This is the meal you describe to people back home.

C The market.

Not a restaurant — the place residents actually buy food. Go in the morning, eat whatever has a queue of people in work clothes. It is the cheapest and most honest meal in any city on earth.

D The one worth dressing up for.

One proper meal per city. Not the most expensive — the one that would be extraordinary anywhere and happens to cost a third of what it would at home. Book it for the second half of the trip, once you know what you like.

RECORD IT IN NINETY SECONDS

The moment you finish a meal worth remembering, drop a pin and type one line into your phone: *what you ate, what it cost, and the single detail you'd need to find it again*. Not a review — a coordinate. Do this for a year and you will own something no guidebook can sell you.

Five moves for when you actually get there.

Finding the place is most of the work. These are the small things that decide whether you eat what the regulars eat or what the kitchen thinks a foreigner wants.

- ▶ **Follow the queue, not the sign.** A line of people in work clothes at a quarter past twelve is the most reliable review system ever invented, and the only one that updates daily and cannot be bought.
- ▶ **Order what the table next to you is eating.** Point, smile, nod. This bypasses the language barrier entirely, and it has the pleasant side effect of delighting the person you pointed at.
- ▶ **A menu with no photographs and no English is a good sign, not a problem.** It means the place was built for people who already know what it serves. Point, sit, trust.
- ▶ **Eat at local hours, not tourist hours.** Turning up when residents eat means fresher food, a working kitchen, and a room full of the people you came to eat alongside. Turning up two hours early gets you the tourist shift.
- ▶ **Ask for the thing that isn't written down.** "What are you making today that isn't on the menu?" is understood almost everywhere and frequently produces the best plate in the building.



Da Nang — assembled from four separate stations rather than ordered as one dish. The method, applied to a buffet.

A WORD ON STREET FOOD

The safety rule is simpler than the internet suggests: go where it is busy, watch it cooked in front of you, and eat it hot. High turnover means fresh ingredients and a stall that cannot afford to make anyone ill. A quiet stall with pre-cooked food sitting out is the one to walk past — in any country, including your own.

E X P L O I T 0 3

Never Overpay for a Flight

You do not need somebody emailing you deals. You need to know how to find them yourself, permanently. Here is the whole system.

The four tools that do the work.

You will not need all of them every time. But knowing what each one is *for* is what separates people who catch cheap fares from people who quietly overpay for years.

01

Google Flights — your home base

The fastest search there is, a calendar grid that shows a whole month of prices at once, an “Explore” map for when your dates are firm but your destination is not, and price tracking that does your waiting for you. Ninety percent of the work happens here. It does not sell tickets — it finds them, then sends you to the airline.

02

Skyscanner — the second opinion

Different engines carry different airlines, and budget carriers routinely appear on one and not the other. Skyscanner also lets you search a whole country, or literally *Everywhere*, sorted cheapest first. Always cross-check here before you buy; the gap between the two is real often enough to matter.

03

Going — the deal-alert service

Formerly Scott’s Cheap Flights. It watches for mistake fares and steep drops from your chosen home airports and emails you when one appears. Genuinely useful when you are flexible on where and when. The free tier is plenty to start — and be honest about whether you would actually take the trip before paying for the paid one.

04

The price alert itself

The most important tool on this page and the one almost nobody sets. In Google Flights it is a single toggle once you have entered your route. Create it the moment you know your dates, then let the algorithm tell you when to buy instead of guessing at it every morning for a fortnight.

The person who sets one alert and waits beats the person who refreshes the same search for two weeks.

The search moves that actually move the price.

Get the booking window right — this matters most

- ▶ **Domestic:** book roughly one to three months out. Fares commonly bottom out somewhere around six or seven weeks before departure.
- ▶ **International:** aim two to six months out for long-haul, and closer to two months for shorter international routes.
- ▶ **The myth to forget:** "book as early as possible" is simply wrong. Booking six or more months out is frequently *more* expensive, not less — airlines open seats at high fares and release cheaper inventory as departure approaches.

Fly the cheap days

- ▶ **Midweek departures beat weekend ones,** reliably and by a meaningful margin. Shifting a round trip off Friday and Sunday is often the single easiest saving available to you.
- ▶ **Shoulder seasons stack on top of that.** The weeks either side of peak season tend to combine lower fares, lower room rates, and thinner crowds — three wins from one decision.

The moves most people never try

- ▶ **Search one-way against round-trip.** Two one-way tickets, sometimes on two different airlines, can beat the round-trip fare outright. Check both, every time.
- ▶ **Turn on flexible dates.** The calendar grid regularly reveals a large swing from shifting departure by a single day.
- ▶ **Check nearby airports.** A second airport an hour away can be dramatically cheaper. Price the ground transport honestly, then decide — sometimes it is worth it, sometimes it is not.
- ▶ **Watch the purchase day lightly.** There is a mild effect here, but it is far weaker than the booking window. Do not let it distract you from the thing that actually matters.

THE WHOLE SYSTEM IN ONE LINE

Set an alert the moment you have dates, start watching about forty-five days out, use flexible-date and nearby-airport views to find the dip, and buy before the two-week mark — because that is where fares climb steeply and stop coming back down.

E X P L O I T 0 4

Money on the Ground

The cards, the machines and the two-second decisions that quietly decide how much of your money survives the trip. This is the least glamorous exploit in the book and it may be the one that pays for the most.

Get the cards right once.

This is a one-afternoon job that pays out on every trip you take for the rest of your life. Most people never do it, and hand over a few percent of everything they spend abroad forever.

1 Get a card with no foreign transaction fee.

That fee is typically around three percent, charged on every single purchase made in another currency, and it is entirely avoidable. Plenty of cards charge nothing at all. If your current card charges it, that one fact is costing you more abroad than most of the tactics people agonise over.

2 Carry two cards, on two different networks.

One Visa, one Mastercard, from two different banks, kept in two different places. Networks have regional gaps, banks freeze cards for looking suspicious, and card machines refuse things for no reason. Two cards turns a trip-ruining problem into a shrug.

3 Add a debit card you are willing to use in an ATM.

Ideally one that refunds ATM fees or belongs to a bank with a global partner network. Keep it separate from your credit cards — different pocket, different bag — so one theft does not take everything.

4 Tell the bank, and turn on notifications.

Travel notices matter less than they used to, but instant transaction alerts matter more. You want to know within seconds if something is being charged that is not you.

DO THIS BEFORE YOU LEAVE

Photograph the front and back of every card and store the images somewhere you can reach without your phone. Write down the international collect-call number for each bank — the toll-free one will not work from abroad. This takes five minutes and is the difference between an inconvenience and a genuinely bad week.

Where the money actually leaks.

Four small decisions, made in a few seconds each, at a counter or a cash machine. Get them right and you keep a few percent of your entire trip budget.

- ▶ **Always choose the local currency.** The one from the front of this guide, and the most expensive habit to get wrong. If a terminal or an ATM offers to convert for you, or shows you a “guaranteed” rate in your home currency, decline it and take the local amount.
- ▶ **Use bank ATMs, not the standalone ones.** The machines in airport halls, hotel lobbies and tourist streets — often branded as travel-money kiosks — charge the worst rates and the highest fees. A machine physically attached to a real bank branch is almost always better, and safer.
- ▶ **Withdraw large amounts, rarely.** Most ATM charges are a flat fee per withdrawal, so five small withdrawals cost five times what one larger one does. Take out what you need for several days, and split where you keep it.
- ▶ **Never change money at the airport.** Airport exchange counters have a captive audience and price accordingly. If you need a small amount of cash on arrival, use a bank ATM in the arrivals hall instead, and change the rest — if you need to at all — in town.

Everything above is a two-second decision. Together they are worth more than most of the deals people spend an evening hunting for.

Cash or card?

It varies enormously and it is worth thirty seconds of research before you land. Some countries are effectively cashless and a card works everywhere including a market stall. Others run on cash, and the good food — the stalls, the family places, the markets in Exploit 02 — frequently takes nothing else.

The safe default in most of the world: carry enough cash for a day of small purchases, put everything larger on a card, and never rely entirely on either.

ONE HABIT WORTH BUILDING

Keep a small amount of emergency cash somewhere separate from your wallet — a jacket lining, the bottom of a bag, a hotel safe. Enough for a taxi and a meal. You will almost never need it, and on the day you do it is the only thing that matters.

E X P L O I T 0 5

The Trip That Pays for Itself

Some trips are an expense. A few are an arbitrage. The difference is arithmetic — and almost nobody ever does it.

When the flight is cheaper than staying home.

There is a category of trip that most people never consider, because it does not look like a trip. It looks like a bill.

Dental work. New glasses. A procedure you have been putting off for two years because the quote made your stomach drop. In much of the world, those same things are priced at a fraction of what they cost in the United States — often performed by clinicians trained in the same places, using the same equipment.

Which produces a genuinely strange piece of arithmetic. Sometimes the flight, the hotel, the food, and the procedure — all of it, together — still comes in under the price of the procedure alone at home.

At that point you are not spending money to travel. You are traveling because it was cheaper than not traveling.

READ THIS BEFORE ANYTHING ELSE

We are a travel publication, not clinicians, and nothing in this exploit is medical advice. Before you book anything, discuss the plan with your own doctor or dentist at home — including whether the procedure is appropriate for you at all, and whether you will be fit to fly afterwards.

Run the honest ledger, not the exciting one.

The mistake almost everybody makes is comparing the procedure price abroad against the procedure price at home and stopping there. That number is meaningless. Here is the only version that tells you the truth.

LINE	WHAT GOES IN IT
Quote at home	The real, after-insurance number you would actually pay — not the sticker price.
Quote abroad	Written, itemised, from the clinic. Including anything they list separately.
Flights	Both people, if somebody is coming with you. They should be.
Accommodation	The full stay, including the recovery days — not just the treatment days.
Food & local transport	A realistic daily number multiplied by the real number of days.
The buffer	Add a genuine contingency for a follow-up visit, an extra night, a changed flight.
Net	Home quote - everything above. That is the real answer.

Sometimes the net is strongly positive and the trip is genuinely free, with change left over. Sometimes it covers sixty percent of the trip and you paid a discount for a holiday you were going to take anyway. Both are good outcomes. What matters is that you ran the real numbers rather than the exciting ones.

DO IT IN THIRTY SECONDS INSTEAD

We built this ledger as a calculator on the site — enter the procedure, your home quote, the destination and the length of stay, and it returns the honest net. Find it at ihacktravel.com under Travel Tools.

The vetting rules we would insist on for our own families.

This is the part of the subject that most articles skip, which is exactly why we are putting it before anything else. The savings are real. So are the ways this goes wrong.

- ▶ **Never for anything urgent, emergency, or complex.** This works for planned, elective, well-understood procedures. It is the wrong tool for anything that needs to happen soon or that carries serious complication risk.
- ▶ **Check accreditation, then check the individual clinician.** International accreditation of the facility is a floor, not a ceiling. Look up the specific person who will treat you: where they trained, how long they have practiced, what they specialize in.
- ▶ **Get the quote itemised and in writing, in advance.** A single lump-sum figure is a red flag. You want to see each component, and you want to know what happens to the price if something takes longer than planned.
- ▶ **Ask directly what happens if there is a complication.** Who treats it, where, at whose cost, and for how long afterwards. A good clinic answers this immediately. A bad one becomes vague.
- ▶ **Plan the follow-up care gap before you leave.** This is the real weakness of the whole model. Arrange, in advance, who at home will handle aftercare — and get every record, scan, and note in a format they can actually use.
- ▶ **Build in recovery time before flying.** Flying too soon after some procedures carries genuine risk. Ask the clinic for the minimum interval, then add days to it — and book flights you are able to change.
- ▶ **Assume your normal insurance does not cover it.** Usually it does not, and travel insurance frequently excludes planned treatment abroad entirely. Read the exclusions rather than the summary.
- ▶ **Do not travel alone for anything with a recovery period.** Bring somebody. The cost of a second flight is small next to the value of a person who can advocate for you.

THE THREE TRIPS MOST LIKELY TO PAY FOR THEMSELVES

Dental work is the classic, because it is planned, well-defined, and priced enormously differently around the world. **Vision and optical** is the quiet one nobody discusses. And **a long stay instead of a short one** — where the savings on daily cost of living, over a month, exceed what the flights cost in the first place.

E X P L O I T 0 6

The \$100 Test

Your money does not have a value. It has a location. Here is how to measure exactly what yours is worth somewhere else — and what that converts into in time.

Take one hundred dollars. Now move it.

Everybody knows abstractly that some countries are cheaper. Almost nobody has ever sat down and measured what that means for their own actual life. It takes about fifteen minutes and it tends to be uncomfortable.

Do not compare countries. Compare the *same basket* — the specific things you personally spend money on — priced in three places: where you live now, and two destinations you have quietly wondered about.

The basket

Six lines. Keep it to these, because they are the ones that actually determine what a month costs.

- ▶ **A month's rent** on a decent one-bedroom, in a neighborhood you would genuinely be happy in — not the cheapest listing you can find.
- ▶ **A simple restaurant meal** for one, of the kind you would eat on an ordinary weekday.
- ▶ **A coffee**, sitting down, in a place you would want to sit.
- ▶ **A month of getting around** — transit pass, fuel, or the realistic ride-hailing equivalent.
- ▶ **A routine doctor's visit**, paid out of pocket.
- ▶ **A month of groceries** for how you actually eat, not how you intend to.

Price all six in all three places. Total each column. Now you have three real numbers instead of a vague feeling.

Your money doesn't have a value. It has a location.

Now turn it into the only currency that matters.

Three monthly totals is interesting. What you do with them next is the part that tends to keep people awake.

Take what you have actually saved — or what you earn in a month — and divide it by each of those three monthly totals in turn.

The answer that comes back is not a percentage or an exchange rate. It is **a number of months you could live**. That is the conversion nobody performs, and it is the one that reframes everything, because months are the thing you were actually short of.

The same money that funds four uneasy months in one place funds a comfortable year in another. Nothing about you changed. Only the location of the money did.

What the number is really telling you

- ▶ **It is a measure of options, not a plan.** Knowing you have fourteen months of runway somewhere does not commit you to anything. It just permanently removes "I can't afford to" from the list of true statements.
- ▶ **Small changes move it enormously.** Because the divisor is a monthly cost rather than a one-off, shaving a modest amount off the monthly number adds months to the answer — not days.
- ▶ **It reprices the trip you were already considering.** A two-week holiday and a two-month stay often differ far less than people assume, once the flights — the genuinely fixed cost — are spread across more days.

DO IT IN THIRTY SECONDS INSTEAD

The arbitrage calculator on the site runs this whole comparison for you — enter your home city and monthly spend, pick a destination, and it returns the multiple, the annual surplus, and your runway in months. Under Travel Tools at **ihacktravel.com**.

One number, six places.

The last two pages gave you a method. Here it is already run, so you can see the shape of the answer before you go and find your own.

Take somebody in a **mid-size US city** spending **\$4,000 a month** on everything — rent, food, transport, the lot. Not a wealthy person; roughly an ordinary life. Here is what that same life costs elsewhere.

SAME LIFE, SOMEWHERE ELSE	PER MONTH	GOES FURTHER	KEPT IN A YEAR
Da Nang, Vietnam	\$1,200	3.3×	\$33,600
Bali, Indonesia	\$1,280	3.1×	\$32,640
Chiang Mai, Thailand	\$1,320	3.0×	\$32,160
Medellín, Colombia	\$1,360	2.9×	\$31,680
Mexico City, Mexico	\$1,680	2.4×	\$27,840
Lisbon, Portugal — Western Europe	\$2,200	1.8×	\$21,600

Nothing about the person changed. Only the location of the money did — and it bought them roughly thirty thousand dollars a year.

Read the right-hand column, not the middle one. In a lot of lives, thirty thousand a year is the difference between working another decade and not. And note Lisbon: this is not a story that only works in Southeast Asia.

NOW RUN YOUR OWN

Your number is not \$4,000 and your city is not the average one. The calculator at **ihacktravel.com** takes your real monthly spend and your real home city and returns the multiple, the annual surplus, and how many months your savings would actually last in each place. It takes about thirty seconds.

Figures are illustrative, from our own cost model, and show the *scale* of the gap rather than a quote to the dollar. Costs move; the multiples move far more slowly than the absolute numbers. Run the calculator for your own situation.

What the cheap-country math leaves out.

If we only showed you the flattering half of this, we would be doing the same thing as every breathless article you have already scrolled past. Here is the other half.

- ▶ **Everything local is cheap. Everything imported is not.** Rent, food, transport and services collapse in price. Electronics, cars, foreign brands and imported groceries frequently cost *more* than they do at home. Budget for the life you will actually live, including the bits of home you will not give up.
- ▶ **Your visa determines everything.** A tourist entry is not a life. How long you may stay, whether you can extend, and whether you may legally work all vary enormously by nationality and destination, and all of it changes without warning. Check the current official rules for your own passport, every time.
- ▶ **Where your income comes from decides whether any of this works.** Arbitrage is only arbitrage if you are earning at home-country rates and spending at local ones. Earning locally usually erases the entire advantage.
- ▶ **Healthcare is cheaper and also different.** Excellent private care is available in a great many places at a fraction of US pricing. It is still worth understanding what is and is not covered before you need to know.
- ▶ **Tax does not care where you are sitting.** Some countries tax by citizenship, some by residency, and the two can overlap. This is worth one conversation with an actual professional, not a forum thread.
- ▶ **Distance is a real cost, and it is not financial.** Time zones, missed birthdays, and being twenty hours from a family emergency are the line items that break people — not money. Price this one honestly before anything else.

THE POINT OF THE TEST

The \$100 Test is not an instruction to move abroad. It is a measurement. Most people have never taken it, and simply knowing the number changes what feels possible — whether you act on it this year, in ten years, or never.

E X P L O I T 0 7

The One-Bag System

No checked bags. No baggage fees. No waiting at the carousel. No lost luggage. Once you travel this way, you do not go back.

Cubes, capsule, done.

One carry-on and a personal item is genuinely enough for trips of almost any length. The trick is a system, not more space.

1 Build a capsule, not a wardrobe.

Pick one color palette in which everything matches everything else. You are aiming for pieces that recombine into many outfits from few items. Layers beat bulk, and one good outfit covers every dinner and event you will encounter.

2 Pack by cube, never by pile.

Packing cubes are the whole game. One for tops, one for bottoms, one for underwear and socks, one for tech and cables. You compress, you stay organized, and you never dig through a suitcase in a dark room again.

3 Wear the bulk, do not pack it.

Your heaviest shoes and your warmest layer go on your body for the flight, not into the bag. That single move frees up a genuinely surprising amount of space and weight.

4 Do laundry instead of packing more.

For any trip longer than a week, plan one laundry stop rather than more clothing. One inexpensive wash mid-trip replaces days of luggage — and it is what makes a two-week trip and a two-month trip require the same bag.

You don't pack for the trip. You pack for about four days — then you just repeat.

THE TEST THAT SETTLES IT

Can you lift the bag over your head into an overhead bin without straining? If not, take something out. Your future self — jogging across a terminal toward a connection — will thank you.

Always packed. Never again.

The list that comes from real trips and real mistakes. Steal it wholesale, then let your own trips edit it.

Always packed

- Packing cubes — the whole system
- A slim power bank and one multi-cable
- A universal travel adapter
- One "nice" outfit that covers any dinner
- Merino or quick-dry layers — wash overnight, wear again
- A reusable water bottle, empty through security
- A tracker in the bag
- A color copy of your passport, stored separately
- A small first-aid and medication kit, in the carry-on

Never again

- "Just in case" outfits you never wear
- Full-size toiletries — buy them on arrival
- More than two pairs of shoes
- A second bulky jacket
- Physical books — one e-reader instead
- A hair dryer — every hotel has one
- A separate bag "for the beach"
- Anything you are bringing to impress strangers

THE RULE BEHIND BOTH COLUMNS

Everything in the left column solves a problem that actually happened to us. Everything in the right column was packed for a problem we imagined. That is the entire difference, and it is worth about fifteen pounds.

The one-bag checklist.

Print it, screenshot it, run it before every trip. When every box is ticked, you are done — and you are done arguing with yourself about it.

WEAR ON THE PLANE

- | | |
|---|---|
| ☐ Heaviest shoes | ☐ Jacket / warmest layer |
|---|---|

CLOTHES (IN CUBES)

- | | |
|---|--|
| ☐ Tops ×4–5 | ☐ Bottoms ×2–3 |
| ☐ Underwear / socks ×4–5 | ☐ One "nice" outfit |
| ☐ Sleepwear | ☐ Swimwear, if relevant |

TECH

- | | |
|--|---|
| ☐ Phone + charger | ☐ Power bank |
| ☐ Universal adapter | ☐ Tracker in bag |

TOILETRIES (3-1-1)

- | | |
|---|--|
| ☐ Travel-size liquids, one bag | ☐ Medication, in carry-on |
| ☐ Toothbrush and basics | ☐ Small first-aid kit |

DOCUMENTS

- | | |
|--|--|
| ☐ Passport / ID | ☐ Cards + a little local cash |
| ☐ Boarding pass saved offline | ☐ Colour copy of passport |

E X P L O I T 0 8

Our Favorite Travel Tools

The short list of gear and apps we genuinely travel with. No filler, no padding — just the things that earn their place in the bag.

What's actually in the bag.

Every one of these is something we would repurchase tomorrow. Specific current picks live on the site, where we can keep them up to date — which is exactly where recommendations like these belong.

VPN

A good VPN

Secures public wi-fi and gets you back into your home banking and streaming from abroad. Close to non-negotiable on hotel and cafe networks.

OUR CURRENT PICK • [IHACKTRAVEL.COM/PRODUCTS](https://ihacktravel.com/products)

CUB

Packing cubes

The backbone of the one-bag system. Inexpensive, and they genuinely change how you travel.

OUR CURRENT PICK • [IHACKTRAVEL.COM/PRODUCTS](https://ihacktravel.com/products)

PWR

Portable charger

A slim 10,000mAh bank carries you through a long travel day with a phone, headphones, and a boarding pass that refuses to die at the gate.

OUR CURRENT PICK • [IHACKTRAVEL.COM/PRODUCTS](https://ihacktravel.com/products)

ADP

Universal adapter

One adapter, every country, several USB ports. You will never hunt for the right plug again.

OUR CURRENT PICK • [IHACKTRAVEL.COM/PRODUCTS](https://ihacktravel.com/products)

TAG

A luggage tracker

Drop one in the bag and always know where it is. Worth every cent on the single day an airline does not.

OUR CURRENT PICK • [IHACKTRAVEL.COM/PRODUCTS](https://ihacktravel.com/products)

SOX

Compression socks

On any flight over five hours your legs will thank you. Deeply unglamorous, genuinely worth it.

OUR CURRENT PICK • [IHACKTRAVEL.COM/PRODUCTS](https://ihacktravel.com/products)

BAG

The right carry-on backpack

The one piece that makes one-bag travel actually work — carry-on legal, opens flat like a suitcase, and survives years of it.

OUR CURRENT PICK • [IHACKTRAVEL.COM/PRODUCTS](https://ihacktravel.com/products)

ONE MORE THING

Where all of this actually came from.

Everything in this Vault is tactical. It assumes you have already decided to go.

But most people never get to the tactics, because they are stopped much earlier by something that feels like a fact and is actually a belief: that travel is expensive, that you would have to be rich, that it is too late, that this is fine for other people but not for people like you.

Those beliefs are not true. They are also not accidents — they were sold to you. That is what the book is about.

THE TRAVEL LIE

You've been lied to about travel — and the life you want is closer than you think.

You will meet the retired couple whose dental work paid for a month in Vietnam. The schoolteacher who flies business class on everyday spending. The couple who retired early by changing where they lived rather than how much they earned. And the traveler whose six-dollar street-stall dinner turned out to be the best meal of his life.

They are not richer than you. They are not luckier. They simply stopped believing the lie.

Available now on Amazon — Kindle and paperback.

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Or read a free sample first at ihacktravel.com

I HACK TRAVEL

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