

<p><b>HEALTH INSURANCE FOR TRAVELERS</b></p>	<p><a href="http://www.hansemerkur.de/produkte/reiseversicherung/langzeit-auslandsaufenthalt/auslandsrankenversicherung">http://www.hansemerkur.de/produkte/reiseversicherung/langzeit-auslandsaufenthalt/auslandsrankenversicherung</a></p>	<p>Profi (inc. teeth health care), up to age 65:  <b>89 Euros/Month/Person, W/O USA !</b>  <b>148 Euros/Month/Person, INC. USA !</b>  Only for new ailments, known illnesses are excluded!</p>
<p><b>MILES AND MORE STAR ALLIANCE PROGRAMM</b></p>	<p><a href="https://www.miles-and-more.com/online/portal/mam/rowr/account/enrolment?l=de&amp;cid=10000">https://www.miles-and-more.com/online/portal/mam/rowr/account/enrolment?l=de&amp;cid=10000</a></p>	<p>To collect Airmiles on flights with <a href="#">Star Alliance Partners</a>, see also Miles and More Creditcard, without the Creditcard it doesn't work (unlimited validity of Airmiles)</p>
<p><b>MILES AND MORE CREDITCARD</b></p>	<p><a href="http://www.miles-and-more-kreditkarte.com/kreditkarten/miles-and-more-credit-card-blue/">http://www.miles-and-more-kreditkarte.com/kreditkarten/miles-and-more-credit-card-blue/</a></p> <p>or else</p> <p><a href="http://www.miles-and-more-kreditkarte.com/kreditkarten/miles-and-more-credit-card-gold/">http://www.miles-and-more-kreditkarte.com/kreditkarten/miles-and-more-credit-card-gold/</a></p> <p>Serves</p> <p>a) for collecting even more Airmiles (in addition to Star Alliance Flights), if possible with each and every purchase</p> <p>b) for achieving unlimited validity of Airmiles collected, so collection for several years is possible, thus saving up Airmiles!</p>	<p><b>Blue:</b> 55 Euros/year, unlimited validity sets in from 1.500 Meilen collected or 3.000 Euro spent, per year; Blue Plus: 70 Euros, inc. health insurance for travellers for up to 90 Tage, inc. booking cancellation insurance!</p> <p>Please don't forget our Service-Card-Numbers in your application form so we get to be your promoters, please kindly ask us for them!</p> <p><b>Gold:</b> 100 Euros/year, automatic unlimited validity of Airmiles, inc. booking cancellation insurance  Gold Plus: 110 Euros/year, additional health insurance for travelers, rental car insurance, Avis-Upgade, all included</p> <p><b>BEST VALUE FOR MONEY WHEN USING THE AIRMILES FOR BUSINESS CLASS FULLY BOOKED ON AIRMILES FOR LONGHAUL FLIGHTS1</b></p>
<p><b>PAYBACK PROGRAMME EXCHANGING MILES FOR POINTS</b></p>	<p><a href="https://www.payback.de/pb/milesandmore/id/45080/">https://www.payback.de/pb/milesandmore/id/45080/</a></p>	<p><b>Important part of our collecting Airmiles, but to our knowledge not available in the UK/US</b></p>

<p><b>MOST AFFORDABLE ACCOMMODATION...</b></p>	<p><a href="http://www.airbnb.de">www.airbnb.de</a> (30 Euro Rabatt auf die erste Buchung!)  <a href="http://www.alltherooms.com">www.alltherooms.com</a> (Meta-Suchseite)  <a href="http://www.9flats.com">www.9flats.com</a>  <a href="http://www.homeaway.com">www.homeaway.com</a>  <a href="http://www.housetrip.com">www.housetrip.com</a>  <a href="http://www.wimdu.de">www.wimdu.de</a>  <a href="http://www.hospitalityclub.org">www.hospitalityclub.org</a> (free accommodation worldwide)  <a href="http://www.tripadvisor.de/Rentals">www.tripadvisor.de/Rentals</a>  <a href="http://www.zwischenmiete.de">www.zwischenmiete.de</a>  <a href="http://www.couchsurfing.com">www.couchsurfing.com</a></p>	<p>...'most affordable' based on an apartment/flat for the exclusive use of two (no sharing): from 4 weeks (28d) stay we encountered up to 65% monthly discount on the price for a single night! Often the pricing strategy shows the fourth week or the remaining days 29-31 for free, in comparison to staying 3 weeks or 28 days, try it out! Despite permanent comparison, not only but also via meta-website <a href="http://www.alltherooms.com">www.alltherooms.com</a>, Airbnb ALWAYS had the best value for money (and cheapest) on offer, despite Airbnb-fee, at least for two persons in one flat for exclusive use!</p>
<p><b>WORK FOR BED AND BOARD WORLDWIDE</b></p>	<p><a href="http://www.workaway.info">www.workaway.info</a>  <a href="http://www.helpx.net">www.helpx.net</a>  <a href="http://www.woofinternational.org">www.woofinternational.org</a></p>	<p>Accommodation tended to be a real problem in each of the places, but that sadly doesn't get commented on on these platforms at all...</p>
<p><b>CELTA-ENGLISH-TEACHER QUALIFICATION</b></p>	<p><a href="http://www.cambridgeenglish.org/teaching-english/teaching-qualifications/celta/ways-to-take-celta/">http://www.cambridgeenglish.org/teaching-english/teaching-qualifications/celta/ways-to-take-celta/</a></p>	<p>Klick: 'Choose a centre and apply for your course': Worldwide choice available, we can recommend 'International House', <a href="http://www.ih-world.com">www.ih-world.com</a>, worldwide!</p>
<p><b>SCANNEN DER POST</b></p>	<p><a href="https://www.epost.de/privatkunden/brief-und-fax/taegliche-post-online-empfangen.html">https://www.epost.de/privatkunden/brief-und-fax/taegliche-post-online-empfangen.html</a></p>	<p>German epost.de: <b>Still much too expensive</b>, disadvantage: mail can only be scanned for single persons under one account, married couples without common surname need to open and pay two accounts, same applies once a letter is then sent mentioning both their names in the address... quite medieval!  <b>Our solution: a dear relative did the job for us and of course got financially rewarded on a monthly basis!</b></p>
<p><b>LIFEVOYAGERS' TRIPADVISOR</b></p>	<p><a href="https://www.tripadvisor.de/members/Lifevoyagers#CITY_TILES">https://www.tripadvisor.de/members/Lifevoyagers#CITY_TILES</a></p>	<p>All of Lifevoyagers' Tripadvisor comments</p>
<p><b>LIABILITY INSURANCE</b></p>	<p>A lot of liability insurers nowadays tend to include coverage for a stay abroad, AXA Germany for example for up to 3 years, please ask your insurer to confirm in writing, once you've announced your travels.</p>	

## TIPS FOR SAVING WHILE TRAVELING

- Cooking yourself beats everything! Make a plan for the week and/or repeat only few routine recipes, varied only by different veggie-, legumes- and/or meat/fish-components, if ever. Always cook at least for two meals, so you have already taken care of another day, be it for a picknick or re-heated, almost everything tastes nice cold too if understood as a salad, or else a cool soup is a brilliant idea in countries with high temperatures.
- Choose one or two goodies for nibbling, do not buy anything on top of these which would be ‚nice to have‘, do not shop food when hungry, find supermarkets with discounts, probably for particular types of food on different days, if possible, prefer home brands of the supermarket of your choice, buy on local markets, eat a lot of value-for-money veggies and very few processed few, this is more healthy anyway!
- A lot of events in big cities are free, some museums are free on particular days, visiting local markets is fun, ‚sitting on the wall‘ and participating in local life are free anyway, for fun-action activities you‘ll find someone more suited than us in the net!
- To wear clothes more often after airing them at night conserves them and saves you detergent (and water!), also to wear a piece of clothing completely down is a rewarding experience, afterwards the replacing purchase is even more fun.
- Repairing instead of replacing saves money too, and makes more economic sense abroad than at home (unfortunately...), sometimes yourself (zippers), or else by the cobbler/taylor of your trust (zippers, sneakers, etc.)
- Shampoo, tooth paste, and the like are mostly dosed far to generously, downsize the dosage further and further and check whether the effect wanted is still given, then continue using this dosage! How much more slowly this article is consumed will perplex you. To produce such articles yourself is even cheaper and saves the environments, see here (in German...) [www.smarticular.net](http://www.smarticular.net).
- Research the cheapest public transport ticket version, we only used taxis, if ever, for rides to and from airports in case there was no shuttle-bus available.

## TIPS FOR SAVING AT HOME TO GET THAT DREAM FULFILLED!

- For a test period, that means for a chosen period of for example 8 weeks, then continue if successful:
- determine what is really important for your (e.g. quality home cooked food plus eating out once a week, or else fashion, or else a hobby), spend as little as possible, and set a small budget for your chosen priority
  - not buying/purchasing anything on top of this, or else reconsider the purchase for a certain time, whether it’s really necessary, no replacing purchases of any kind in this period
  - **which results in not fanning your own purchasing power across many areas and thus weaken it per area!**
  - and observe whether you miss anything within this period, and how much is left at the end of the month.

<p><b>NAVIGATION !!</b></p>	<p>In case you don't buy a local data sim-card, but contend yourselves with Wifi ,at home' and at HotSpots (public ones, Starbucks, McDonalds, etc.): probably you won't believe us, but if you load <b>Google Maps</b> before leaving home, when still online in the accommodation, particularly the area where you want to go that day, probably even in the most detailed depiction, then Google Map ,remembers this for the day, <b>EVEN OFFLINE, AND ALSO LOCATES THE USER EVEN OFFLINE!!</b> That means that, <b>DESPITE BEING OFFLINE</b>, you can track yourself in any big city or in the countryside, for example on bus rides if you don't know the name of your stop but the area you want to arrive at, that you can track yourself when driving a car and how to reach your destination. You can even <b>have Google Maps calculate a route by car, public transport, or on foot</b> in the morning and leave that calculation open on your smart device, once you switch it on again it should still show, that mostly works, best to test it just outside the accommodation before leaving and else load/calculate it again. Then you can zoom in and out while tracking yourself, but of course you musn't click on anything, else the calculated route is gone in favour of your clicked destination. Of course Google Maps Offline might do the trick too, but we found that too tedious on our smart devices. <b>Without Google Maps, it has to be said, we would have been utterly lost a lot of times...</b></p>
<p><b>INTERNET-ACCESS</b></p>	<p>For people of ,Generation Golf' like us, we everywhere in the world, contended ourselves with <b>Internet-Access via Wifi in our respective accommodation (important selection criterion!), plus in public Wifi-Hotspots</b> or else at the usual suspects' <b>Starbucks, McDonalds, sometimes at airports, etc.</b> So we even saved the admittedly mostly minimal cost for two local data sim-cards, also assisted by the fact that we were mostly out and about together. At times when we had to communicate from afar, for example while doing the CELTA-course, the odd text message did the trick on our minimal prepaid German sim-cards, when good planning and logistics didn't suffice.</p>
<p><b>TELEPHONE CALLS</b></p>	<p>For telephone calls we had to learn all about the different possibilities there are, given that we're IT-dinosaurs:</p> <ol style="list-style-type: none"> <li>1) Calls to landlines in Germany (particularly to the two internet-free parent couples, but also to German authorities, etc.): Nothing beats <b>Skype-Abo for calls to landlines of a particular country of your choice</b>, no matter from where in the world you're calling: price at time of our purchase <b>seven (!!)</b> Euros <b>PER YEAR (!)</b> for <b>120 mins/month</b>, for paying that extraordinary sum up front rather than in installments, we got 60 mins/month extra!! They don't come any cheaper in our eyes, and this is one abo we keep for the Moment...</li> <li>2) <b>Calls to anywhere in the world, to mobiles or landlines</b>, which couldn't be reached via free WhatsApp-Calls: <b>Skype-Balance:</b> Believe it or not, <b>TEN (10!) Euros</b> took us through nearly two full years, for example for booking tables locally, but also for calling our bank in Singapore from Buenos Aires in several long calls, etc., so really cheap as well.</li> <li>3) Each and every counterpart with internet access we of course called for free via <b>Skype, WhatsApp, Facetime, etc.</b> Our regular Skype calls were an absolute delight for us, and we are particularly thankful for all friends who went to the trouble, some of them IT-dinosaurs like us, so no easy feat in every case!</li> </ol>

## HARDWARE/ “EQUIPMENT“

- PC: Unfortunately, despite Microsoft Office Suite available on the Tablet (iPad), extra-lightweight keyboards for the iPad, etc., etc., we had to lug Claudia's old laptop-computer around the world, can you believe it, at the very least because Safari refreshes the pages opened with every change between applications, this way one just cannot blog etc. using numerous interfaces to other applications. We need to check, and haven't done so yet, whether this is different with Android tablets, but we're absolutely fed up with the limit of software-updates after max four years (android supposedly after 1,5 years???) anyway. So in the future a cheap smart phone, book reading with un-updated dinosaur-iPad (size of screen), and on top a small laptop-computer... Any recommendations highly appreciated!
- A mini loudspeaker for your smart device for listening to radio or music is very nice to take with you
- It pays off to bring a stopper for the kitchen sink to South America and any Workaway/Wwoofing-Stay, one-fits-all (closes the sink off by the pressure of the water), because a lot of flats don't have any, so else you would have to buy one every time... And washing the dishes under running water of course isn't the done thing at all...
- To always bring an own dishwashing sponge for Workaway- and/or Wwoofing-accommodation is highly recommended, probably even dishwashing-gloves and perhaps an own mug, depending on the remoteness of the place. They don't always provide working gloves either, so bring your own. You might want to consider a veggie peeler, and a knife sharpener. For cooking pureed soups and making smoothies we used the Personal Blender (relatively small), else a pureeing-device, advantage Personal Blender: you mix directly in the takeaway container.
- Sufficient bag-closing-clips, you know, the Ikea and other providers variety, we needed them everywhere, 1 or max 2 Tupperware-containers (bad plastic, we know...) for keeping a spare meal fresh and ready for transport.
- Medics: None of us takes any regular medication, so piece of cake, but our one-fits-all solution to bind toxins in the body and transport them out, your common but highly appreciated coal-tablets, were not to be had outside Europe, or else very expensive (?) and packed in tiny entities. 2 x 300 didn't take us anywhere, so we would have wanted to bring even more... We switched to Spirulina, but it's not the same. Of course you can chew coal, but of course you shouldn't trust any coal you haven't made yourself, and as everyone knows meanwhile, we aren't camping people...
- Any other stuff: earplugs (!!), tiny, inflatable Camping-pillows came in handy a few times.