



# WORKBOOK

DAY 1

# About Heather



Hi, I'm Heather Markel. I quit a 6-figure job in 2017 to pursue my passion of traveling the world. What I thought was a career break turned into a way of life. I'm in my fourth year of full-time travel and looking forward to more adventures.

I quit without a real plan, but with a financial safety-net. I was shocked to learn that full-time travel is a hell of a lot cheaper than a "stable" life. I also learned there are a lot of great ways to sustain full-time travel for those who want to, and none of them involve you having to be rich.

I now help others who want to trade a life of job dissatisfaction to travel full-time, with the strategies to comfortably afford and sustain it.

The purpose of this Bootcamp is to give you the day-to-day and long-term strategies to turn your dream into an actual lifestyle..

## Heather Markel

INTUITIVE BUSINESS & PEAK LIFESTYLE COACH  
[www.HeatherBegins.com](http://www.HeatherBegins.com)

# Bootcamp checklist

01



**Watch the training videos**

02



**Do the homework in the included action guides**

03



**Ask questions and for help in the Facebook group.**

04



**Plan to monitor your progress.**

05



**Make sure to use your included bonuses to help you along the way!**

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Thank you



Travel For Transformation



heathermarkel



heatherjourneys

# ROAD MAP

Here's a helpful way to visualize your full-time travel road map pertaining to money and financing your travels.

## Save Before You Go

Choose, and maximize your savings strategies to create a safety net before you leave.

1

2

3

4

## Save On The Road

Tap into all the ways you can save money on the road and use them every time you make a purchase. Track expenses.

## Figure Out The Right Working Strategy

Determine which working plan you like best, and do the work to get those jobs or clients.

## Sustain Your Travels

Know your plan, before you go, to sustain your travels and check in regularly on your finances.

**CHOOSE A TIMEFRAME  
AND GO!**

## YOUR NOTES

# Money Ideologies, Intentions, And Integrity

# Consumerist Mentality

Use this page to take a closer look at how society has influenced you to think about money.

## QUESTIONS

## ANSWERS

Where in your life have you lived with a consumerist mentality?

1

What fears do you have about money?

2

What bills have you created, up to now?

3

Looking around your home, what have you bought that you now realize was a waste of money? (How do you feel owning it right now? )

4

# Travel Ideology

Use this page to take a closer look at how society has influenced you to think about money.

## QUESTIONS

## ANSWERS

How do you feel about the flow of money in your life?

1

How do you feel about buying less stuff?

2

Are you comfortable accepting help from others? Why or why not?

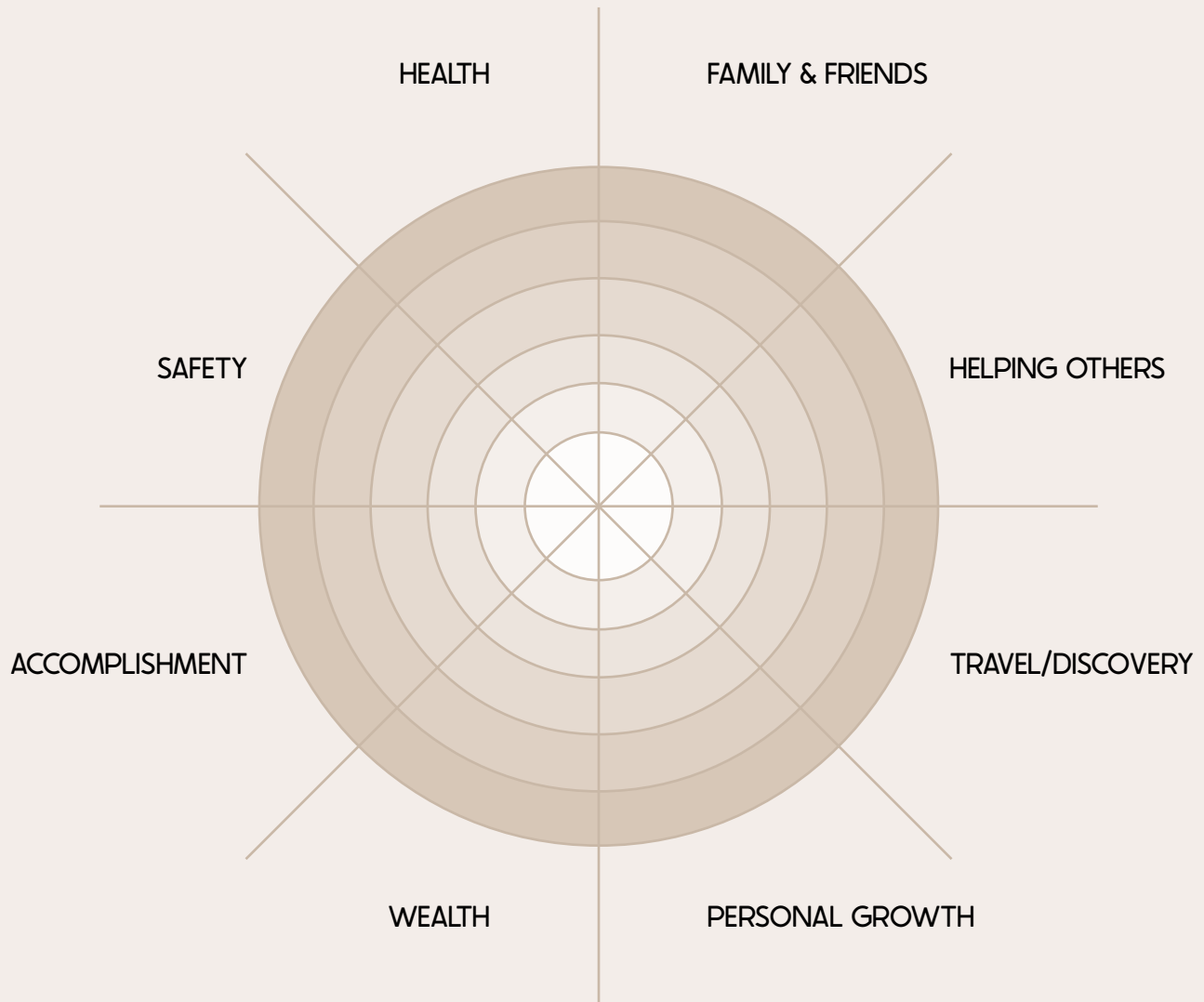
3

Is it more important to you to have wealth others can see, or to have experiences you can remember?

4

# My Money Intention Wheel

In each quadrant, place a dot on the number most aligned with how important it is in your life. The center is low importance, the outer edge is high importance.



How would I align my finances around what's most important to me?

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# Needs vs. Wants

Use this page to clearly define things that you depend on for survival, vs things you want for some other reason.

## Needs

*List the things you buy, or will buy, to survive. Include subscriptions, like rent, on this list.*

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## Wants

*List the things you buy that don't impact your survival. Think Netflix, magazines, gadgets, etc*

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# Analyze Your Purchases

Use this sheet to write down your motivation for each of your purchases

## ITEM

Below, write the items you purchased on each line

1.

☐

2.

☐

3.

☐

4.

☐

## REASON

Write whether it was a want, or a need

1.

☐

2.

☐

3.

☐

4.

☐

## WANT/NEED

Was this something you wanted, or something you needed?

1.

☐

2.

☐

3.

☐

4.

☐

## TRAVEL

Will this purchase help you on your travels, or did it remove budget from your ability to travel?

1.

☐

2.

☐

3.

☐

4.

☐

# Spending And Tracking

# My Spending Analysis

Looking at the numbers

01

My Biggest Spending  
Category

Categories I will cut down  
expenses in, and amounts:

| Category | Amount |
|----------|--------|
|          |        |
|          |        |
|          |        |
|          |        |
|          |        |
|          |        |
|          |        |

02

Second largest expense  
category

03

Third largest expense  
category

Challenges or fears I have  
reducing these expenses:

04

Fourth largest expense  
category

# PRE-DEPARTURE SAVINGS

If you prefer, write your answers on this page. Apart from question 3, the other questions are identical to the previous page.

1

After using the money tracking spreadsheet, which spending categories did you identify that you can cut costs?

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2

How much will you cut these categories by? Write the category name, and the monthly amount by which you will reduce your expenses, starting now:

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3

Adding all those number together, how much money, per month, will you be adding to your savings accounts?

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# Savings Action Plan

1

AMOUNT I WANT TO SAVE PER MONTH

ACTION STEPS

01

02

03

04

05

A

2

ACCOUNT WHERE I WILL PUT THIS MONEY

ACTION STEPS

01

02

03

04

05

B

3

TRAVEL EXPENSES THIS WILL COVER

ACTION STEPS

01

02

03

04

05

C

# Your travel fund buckets

## 1 Daily Expenses

Total amount to be put into this fund, and timeframe to do it

## 2 Special Experiences

Total amount to be put into this fund, and timeframe to do it:

## 3 Emergency Fund

Total amount to be put into this fund, and timeframe to do it:

# Money Sources

Use this sheet to write the amount you want in each bucket, and determine how you will fund each one.

1

## TRAVEL FUND

## SOURCES

01

02

03

04

05

A

2

## SPECIAL EXPERIENCES FUND

## SOURCES

01

02

03

04

05

B

3

## EMERGENCY FUND

## SOURCES

01

02

03

04

05

C

# Sell Your Stuff

Use this page to list out what you will sell and at what price you want to sell it, and you can even list the price you actually sell it for!

## Items

List the items you want or plan to sell

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## Income

List how much money you make from each sale

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# Saving On The Road

# SAVING ON THE ROAD

On this page, write down the savings strategies you want to focus on so you have written documentation reminding you where to focus each day of your travels.

**Which strategies resonated the most for you?**

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**What tool or tools will you use to track expenses?**

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**Notes**

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# On The Road

Use the next few pages to choose the top categories you want to focus on, and write down which strategies you want to use

1

CATEGORY I WILL FOCUS ON

**Accommodation**

STRATEGIES I'LL USE

01

02

03

04

05

A

2

CATEGORY I WILL FOCUS ON

**Food**

STRATEGIES I'LL USE

01

02

03

04

05

B

3

CATEGORY I WILL FOCUS ON

**Insurance**

STRATEGIES I'LL USE

01

02

03

04

05

C

# On The Road

Use the next few pages to choose the top categories you want to focus on, and write down which strategies you want to use

4

CATEGORY I WILL FOCUS ON

**Telephone & Internet**

STRATEGIES I'LL USE

01

02

03

04

05

D

5

CATEGORY I WILL FOCUS ON

**Travel Buddy**

STRATEGIES I'LL USE

01

02

03

04

05

E

6

CATEGORY I WILL FOCUS ON

**Credit Card & ATM Fees**

STRATEGIES I'LL USE

01

02

03

04

05

F

# On The Road

Use the next few pages to choose the top categories you want to focus on, and write down which strategies you want to use

7

CATEGORY I WILL FOCUS ON

**New Language**

STRATEGIES I'LL USE

01

02

03

04

05

G

8

CATEGORY I WILL FOCUS ON

**Transportation In Country**

STRATEGIES I'LL USE

01

02

03

04

05

H

9

CATEGORY I WILL FOCUS ON

**Planes / Airfare**

STRATEGIES I'LL USE

01

02

03

04

05

I

# On The Road

Use the next few pages to choose the top categories you want to focus on, and write down which strategies you want to use

## CATEGORY I WILL FOCUS ON

**Visas**

## STRATEGIES I'LL USE

01

02

03

04

05

J

## CATEGORY I WILL FOCUS ON

**Contests To Research**

## STRATEGIES I'LL USE

01

02

03

04

05

K

## CATEGORY I WILL FOCUS ON

## STRATEGIES I'LL USE

01

02

03

04

05

L



## NOTES ON WHAT YOU LEARNED

Use this page to write down what you learned from this session of Money For Travel Bootcamp.

## What did you learn in part one? What epiphanies did you have?

[illegible]

## What challenges or difficulties are you aware of?

[illegible]

## Notes

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